

**Even rich people  
needing cash run  
to pawnshops**

**Virtual malls: Are  
Filipino consumers  
ready for online shopping?**

**Environmentalists  
protest toxic waste  
pact with Japan**

**St. Louis Cardinals  
take opening game  
of World Series**



**Patience runs deep  
in RP call centers**



**By Christian V. Espinosa**  
AN ANGRY AMERICAN  
phoned in, complaining  
of a broken "top loader."  
The Filipino call cen-  
ter agent at the other end  
of the line calmly asked

PATIENCE / A15

# PHILIPPINE DAILY INQUIRER

BALANCED NEWS. FEARLESS VIEWS

Monday, October 23, 2006

7 sections / Vol. 31 / No. 217 / P16 website: www.inquirer.net

**2 Mega Pacific owners  
bag new Comelec deal**

**By Jerry C. Espinosa**

THE COMMISSION ON ELECTIONS (COMELEC) is a P13-million printing contract to a firm owned by two of the eight incorporators of Mega Pacific Solutions Inc. (MPS), the company behind the P1.3-billion deal to supply automated counting machines that the Supreme Court ruled two

P16/30

[PHILIPPINE DAILY INQUIRER]

# Leave justices alone, senators tell Palace

**Cha-cha  
remarks not  
in good taste  
—Gordon**

**By TJ Burgeon,  
and Michael Lim-Uson**

SENATORS YESTERDAY asked the Arroyo administration to stop pestering the Supreme Court as Malacañang's allies stepped up their calls for the high tribunal to listen to the "voice of the people" and allow the Constitution to be amended through the people's initiative mode.

The senators said President Gloria Arroyo and Speaker Jose de Venecia—the main backers of the amendment—should leave the country's highest court alone as the justices prepared to debate the initiative petition.

The petition is backed by more than six million signatures, some of which—opponents claim—were those of people hung dead or of hunger rioters frantically signing with promises of Christmas "goodies" or outright cash.

"I think they [the President and her allies] should lead by example and not bother the Supreme Court," Sen. Richard Gordon said in an interview.

[SENAT] A2



**HOME SWEET HOME.** Joseph Pulgones smiles from the window of his new house by the sea, which was built with the help of an anonymous benefactor.

## Typhoon victim surprised with new house

**By Juana Lo-Baton  
Inquirer Southern Luzon**

MANILA CITY—FOR THE FIRST TIME, he had been a picture of hopefulness and merriment.

Now, 13-year-old Joseph Pulgones has reason to smile.

The house, washed away by Typhoon "Mikayo" on Sept. 27, has been rebuilt.

With the help of an anonymous person who read his story in the Inquirer on Oct. 3,

Pulgones was able to rebuild his home, spending nothing.

"Last Tuesday morning, three workers came here and brought materials to work on my house," he said, smiling.

"We asked the workers who sent them, but they said the person did not want to be identified," he said.

The house by the sea at Bantayan Bay had been completed on Sunday.

"We did not realize right away. We were so afraid to go back because of what hap-

pened," he told the Inquirer.

Since the typhoon, Pulgones and his family had been spending nights at the Temporary Elementary School, used as an evacuation center. During the day, they would go back to their village so they would not miss their classes.

But on Monday, Pulgones and his family spent their first night in their new 3rd-floor house.

Pulgones said he knew nothing about

## Human costs of N. Korean nuclear blackmail

**By Amanda Dorellis**

AFTER MEETING AT THE WEEKEND with China's special envoy to North Korea, Yang Jiaquan, UN Secretary of State Condoleezza Rice cast doubt on reports that North Korean leader Kim Jong-il had told Yang that he planned to forgo nuclear tests.

Tung met with Kim in **ANALYSIS**

Pyeongyang last week when Kim was reported to have told Yang that he "regretted" the test of Oct. 9, which sent shock waves around the world and heightened fears of a nuclear arms race in Asia.

Rice told reporters that after her meeting with Yang, who had gone on a mission to Pyongyang to try and persuade Kim to event a second test, she thought North Korea would "like to see a continuation of tension."

Last week, Rice went on a five-day trip to Asia to bolster support for a United Nations Security Council resolution imposing economic and weapons sanctions on North Korea for conducting the underground test.

Despite his power, diplomatic efforts to defuse tensions over the test, her predecessors report highlights the fact that Kim, the only Stalinist-style communist dictator left in the world today, was holding the world hostage with his nuclear launch.

The reason the Philippines cannot be indifferent to the unpredictable and erratic mood of Kim is that it is in the same region as the Korean Peninsula, the most dangerous flash point for nuclear war today.

One fear is tied to the whims of foreign policy stars of Kim, which have baffled even his allies, most of all China, which has cautiously tried to curb his nuclear ambitions.

Kim, a man with a fiery hairdo, has been internationally condemned as an "irrational madman," a "monster" or an "unstable menace," receiving a reputation

[PHILIPPINE DAILY INQUIRER]



**MICHELLE Aganong (left) and Rosie Carpio** Grameen Bank's award-winning group-leader in Pangasinana.

## Grameen spirit alive in Central Luzon

**By Tanette Ovejera  
Inquirer Central Luzon**

AFRILE, PANGSINANA—TO MICHELLE Aganong who sells fried day-old chicken as a snack in her neighborhood, Nobel laureate Muhammad Yunus and his Grameen Bank (GB) have been a constant. She has been twice a group-leader, and she's hard put recalling the experience.

But it is his philosophy that has stuck, as well as the P200 she came at the end of each day. "That's debt, a responsibility," she says. She has been in the demand of the microcredit program adapted from what Yunus



**Ed Pabillo** adopted Muhammad Yunus' microcredit program.

[BANKING] A11

## GUIMARAS OIL SPILL

# Experts split on when to siphon fuel

**By Lella B. Salaverria**

(First of a series)

**DOJ suspects  
Solar hole tied  
to oil smuggling**

WERE PRIVATEERS PLUNDERING oil behind the mysterious hole caught by the cameras of a remotely operated vehicle (ROV) that was sent down in late August to find the sunken RT Solar 1?

The Department of Justice believes that oil smuggling was partly to blame for the sinking of the tanker in rough weather off Guimaras on Aug. 11 while it was ferrying 2.1 million liters of oil for Petron Corp.

Justice Undersecretary Ernesto Peralta has directed the National Bureau of Investigation to track down the MV Bonifacio, the vessel seen alongside the Solar 1 before it set sail from its berth shelter on that fateful day.

However, there is no record of the Bonifacio with the Maritime Industry Authority. The vessel was believed to be the last by a brother of the

NO ONE CAN SAY PRECISELY how much remains of the 2.1 million liters of bunker fuel oil the RT Solar 1 was carrying when it sank in storm seas on Aug. 11 off Guimaras Island, causing the worst environmental pollution in

**-TEAM Report**  
Fernando del Mundo  
Chief

the nation's history.

Estimates range from more to 80 percent of the cargo that was dumped into the water, says

Rafael Goenrich, President Macapagal-Arroyo's adviser for Western Visayas. He oversees the ground operations of a task force set up to deal with the multifaceted problems the oil spill has spawned.

Given the amount of oil that has seeped 104 kilometers of

[ENVIRONMENT] A11



**CLEANUP** workers stand behind the oil-soaked barrels of a house on the shore of Nueva Vizcaya, Guimaras.

DOJ SUSPECTS A11

WEATHER FORECAST

THE 2017 Manila atmosphere is truly alive with the spirit of the season. The weather is just what we need to get into the spirit of the season. The weather is just what we need to get into the spirit of the season. The weather is just what we need to get into the spirit of the season.

Second FRONT PAGE

Second Front Page

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# CHED memo may doom review centers

By Christian C. Esguerra

A MEMORANDUM BEING DRAFTED BY THE COMMISSION on Higher Education (CHED) may soon spell the end for nursing review centers imprinted in the June licensure examination landscape.

The eight-page draft of the implementing rules and regulations (IRR) for review centers should be in the hands of "concerned parties" as the Commission on Higher Education (CHED) may soon spell the end for nursing review centers imprinted in the June licensure examination landscape.

CHED said review centers had been used for as long as 10 years. But the Commission on Higher Education (CHED) may soon spell the end for nursing review centers imprinted in the June licensure examination landscape.

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## Sue PRC, not us, tutors tell nursing graduates

By Maria Pardo

DON'T SUE US, RAADERS THE PROGRESSIVE and Regulatory Commission (PRC) instead.

"We are the ones who are being sued by the PRC," said a group of nursing graduates who are suing the PRC.

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Inspired by her, I share Magnificent Thérèse's vision for St. Thérèse Columbarium's role in giving comfort from life's storms by providing the most ideal sanctuary for the eternal repose of our dearly departed.

No ordinary just live on earth, but just the same rendered with extraordinary eternity.

## Palace set to welcome new Thailand leader

By Christian C. Esguerra

MANILA—THE PALACE IS SET TO PROVIDE a warm welcome to the new leader of Thailand, who will visit Manila for a few days.

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# Over 500 'shocks' followed Friday's quake

By Dave V. Quinsamala  
and Norman Borborada

By Blanche S. Rivera

MANILA (AP) — Aftershocks followed Friday's 5.2 magnitude earthquake in Manila, but none could not be felt by residents and many were strong enough to cause any damage or casualties, the Philippine Institute of Volcanology and Seismology said.

The moderate earthquake late Friday was centered 30 kilometers off the coast between the islands of Mindanao and Luzon, and was felt in southern provinces as well as in Metro Manila, Philippines.

The quake was felt, however, at least 100 kilometers away, according to 10:24 p.m. on Friday to 7:28 a.m. Saturday. But only six were felt by residents in southern Luzon and some parts of Metro Manila, Philippines.

## No tsunami

The earthquake, which was not strong enough to prompt a tsunami warning, was an offshore quake, said by a spokesman of the United States, one of the country's closest allies, according to the Philippine Institute of Volcanology and Seismology said.

Philippine officials said the country could expect more aftershocks in the coming weeks, but none of them could not be felt.

"This is normal — the earth doesn't just lay a few more weeks," he said.

The Philippine seismograph records an average 30 earthquakes daily, mostly small and considered "background noise."

The strongest aftershocks were recorded at 10:24 a.m. on Saturday and 2:27 a.m. on Sunday with magnitudes of 4.7. The 4.7 was an earthquake felt at 10:24 p.m. in Quezon City and Taguig City.

## 14 dead

Another aftershock with a magnitude of 3.7 was recorded at 10:24 a.m. on Saturday and 2:27 a.m. on Sunday in Quezon City and Taguig City.

But the quake, which occurred at a depth of 10 kilometers, was recorded by the US Geological Survey with a magnitude of 5.2.

"These aftershocks were located near the epicenter of the 5.2, 20-30 km p.m. north quake," Philvolc said in its bulletin.

These aftershocks were initially felt by living the moderate quake with the first quake on Friday with a magnitude of 5.2, and at 10:24 a.m. on Saturday with magnitudes 4.6 and 4.7, respectively.

"The shaking itself is a small event, but the ground moves the ground," said a spokesman in a phone interview yesterday with reporter Norman Borborada.

Quinsamala, Borborada, and Blanche S. Rivera are Manila-based reporters.

# Binay hits Ermita over remarks; Echeverri cleared

Manila City Mayor Binay Echeverri, charged with governance of authority for the consolidation of a parking contract with Andrew Holdings Inc. (AHI), said the consolidation of the legal contract was in the hands of the Department of Transportation (DOTr) and the Department of Public Works and Highways (DPWH).

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#### WALKING THEIR TALK

Thousands participate in the Walk Against Breast Cancer that was held yesterday at the SM Mall of Asia in Pasig City to raise awareness of the disease that continues to claim more victims. (See related story in theme, Page A24)

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## Expert warns AIDS on rise

DUMAGUITE CITY—The steady increase in new cases of human immunodeficiency virus acquired through delivery upstrets indicates that the country could suffer in a second wave of the disease in the Philippines and it has, an expert on HIV/AIDS warned.

Dr. R. R. Maling, executive director of the Quezon City-based Health and Development Institute, said new cases of HIV/AIDS surged by 150 percent in 1999 over the year.

"There is a low level of awareness about the ways of preventing and the ways of transmission because to many people, AIDS is not an issue," she said, speaking on Sunday at a forum organized by the Philippine Community Church.

HIV is spread when blood, semen or vaginal fluids from an infected person enter another person's body usually through sexual contact. Blood transfusion or drug sharing needles also infects drugs.

Improvements at health centers indicate that as of December 2005, there were 21,146 cases of HIV and AIDS in the Philippines. Of this number, 95 percent were concentrated mostly in Metro Manila, the capital.

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October Draw Milyonaryo  
Fe Lopez of Gen. Tria Cante



"Tamang-tama birthday ko"



Think it strange when being asked to attend a birthday party? Well, it's not strange when you're invited to a birthday party for a person who is not your friend or family member. This is the case for Gen. Tria Cante, who was invited to a birthday party for a person who is not his friend or family member.

Gen. Cante, who is now 70 years old, was invited to a birthday party for a person who is not his friend or family member. This is the case for Gen. Tria Cante, who was invited to a birthday party for a person who is not his friend or family member.

The new Premyo 2x Res'Bo draw will be on November 3, 2006, where another P1 million and an P100,000 consolation prize are at stake. For this draw, Official Receipts from Sept. 1 to Nov. 2, 2006 are qualified.

Philweb advertisement for Premyo 2x Res'Bo, showing a computer screen with the game interface and a mobile phone displaying the game results.

# Barangays tapped in fight vs terror

By Elsie S. Rivas

NOTING TERRORISM HAS ASSAILED A LOCAL community, the national government is urging local governments, particularly the country's 4,000 barangays, to lead in the fight against terrorism alongside the police and military.

Interior Secretary Rodolfo B. Duterte said he would be mobilized to help in the government's anti-terrorism campaign by keeping an eye on the activities of their community leaders and reporting anything suspicious. "Barangays have a strong role to play. We should all get involved in keeping our country safe from this global security threat," Duterte said in a recent forum with local government executives in Manila. The Department of Justice and Local Government said 11,376 of the country's 41,372 barangays had already created their own barangay peace and order committees (BPOCs) as of the weekend.

### Unified plan

The armed forces, which has long been suffering from the rebel movements' support and the communist insurgency, will use a unified plan in fighting terrorism on the island.

Duterte said that with terrorism becoming a global issue, the Philippines must lead the fight against terrorism by becoming actively involved in fighting efforts to neutralize the communities against this global threat.

The Philippines said police headquarters in the Southeast Asian regional network networked in Manila and the associated Manila Islamic Forum networked in Manila.

new-wave group, killing as people and religious communities in North Luzon.

Manila's police is a total of 10,000 barangays, with 1,000 in the Zamboanga peninsula, 1,000 in Southern Mindanao, 1,000 in Cebu, 1,000 in the Iloilo region, 1,000 in the Cebu region and 2,000 in the Antipolo region in Manila.

### Force multipliers

Police said Duterte's local government could tap their barangay "force multipliers" to be members of various religious organizations (RGOs), groups of citizens that would be trained and deployed by the Philippine National Police in "force multipliers" in the campaign to wipe out the threat to security.

He said Duterte Order No. 144, which makes the PNP a regional police with the Armed Forces of the Philippines in the anti-terrorism campaign, also authorizes the use of barangay leaders as force multipliers to strengthen the government's fight against terrorism and other security threats.

### Prevention

"We can fight terrorism not only by strengthening the operational and logistic capability of our police and military but also by preventing its occurrence through simple ideas such as gathering and monitoring," the PNP chief said.

Palm, who also chairs the National Police Commission, also urged the local government to include in their annual budgets funds for the operational and logistic support of police units and CPOs.

He said the BPOCs would help bring their perspective among the police, military and the local community.

# Intensify hunt for engineers' abductors, PNP chief orders

By Elsie S. Rivas

PHILIPPINE NATIONAL POLICE DIRECTOR General Oscar Calabiao yesterday ordered police tracking down the abductors of four people working on a United States-funded project in Pinaric, Iloilo, including "so-called terrorist" leaders.

The four, three engineers and their driver, were kidnapped last Sunday for ransom in a village near the border of Pinaric and Iloilo. The four were kidnapped by their own bodyguards for still unknown reasons. They managed to escape at their own expense.

Police tracking the kidnappers spotted the four victims walking in a village near the border of Pinaric and Iloilo. The four were kidnapped by their own bodyguards for still unknown reasons. They managed to escape at their own expense.

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### Investigate project

"It is unfortunate that this happened. But the good part is that the victims are safe," Calabiao said in a statement to the media.

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Advertisement for Guthrie Jensen, featuring a large image of a computer keyboard and the text "NOT ALL MANAGERS ARE CREATED EQUAL" and "SOME ARE MADE TO BE EXCEPTIONAL."

Advertisement for Guthrie Jensen, featuring the text "MANAGING FOR RESULTS" and "December 3-7, 2006 • Mandarin Oriental Hotel". It includes a list of topics to be discussed and contact information for inquiries.

Advertisement for Eagle Electric, featuring the text "EAGLE ELECTRIC" and "Save Lives Use Eagle". It includes a list of products and services offered by the company.



# Marine, Scout Ranger 'plotters' fate known Tuesday, says Esperon

By Abdon Papa and Denis C. Pascual

THE MILITARY IS SET TO RELEASE ON Tuesday the results of its investigation into the involvement of 28 officers from the Marine and Scout Ranger battalions in the 24-man plot, National House of the Philippines Chief of Staff Gen. Hermenegildo Esperon said yesterday.

The results of the probe will determine if the accused officers led by former Marine commander Maj. Gen. Antonio Miranda, Marine Col. Gen. Quinsabon and former Scout Ranger chief Sgt. Gen. Isidro (an anti-sabotage scout master).

If the Judge Advocate General's Office (JAGO) finds enough evidence against the officers, they will stand by evidence of the Articles of War. The JAGO could also decide to have some not under the same "Articles" because the JAGO would require the accused officers enough time to answer charges they had planned to withdraw support from President Manzano's term.

## Weekend review

"Our Judge Advocate General's Office will respond to come out with the results before the previous week ended. But they had to review it once the weekend. In an report it is come-out by Sunday," he said.

Esperon stressed he would make the final decision on whether or not to prosecute a general court martial against the officers.

"The final approval will be from me. Upon receipt of the report... then I will, we will have the general court martial," he said.

Asked if the would reverse the JAGO should a recommendation that the officers not be tried, Esperon said, "Yes, I can, I can."

In the past, Esperon had written regarding the results of the JAGO probe, he would order the sentencing of a general court martial to try the officers, saying that as far as he was concerned, there was enough evidence against the officers.

## Overwhelming evidence

On Oct. 16, Esperon gave broad hints that he would announce any recommendation to dissolve the accused officers.

"It looks like that. There's overwhelming evidence, nothing I'm supposed to," he said.

A total of 28 Scout Ranger officers led by Lt. Col. 11 Marine officers led by Miranda and Quinsabon were implicated in the plot.

A military gun factory guard earlier told Lt. Col. Quinsabon, with Miranda's knowledge, planned to lead a mass withdrawal of support from President Manzano during the 2010 anniversary celebration of the 1986 People Power revolution.

Esperon recently said Lt. Col. Quinsabon's declaration of withdrawal of support, which surfaced, was "insufficient" evidence against him.

Meanwhile, a group of retired active military officers claimed the issue of a "bloody conflict" within the military has not died down. They said the legitimacy of the Arroyo presidency remains in question.

"The warning issued is a strong and well-founded one. It is difficult to ignore," said the statement issued by retired Brig. Gen. Cesar G. Bito, Gen. Vicente Bito, Col. Leonardo Galarza Col. Guillermo Galarza and Col. Mariano Sarmiento.

"They (soldiers) are wondering, as majority of the Filipinos are, that the person who occupies the presidency has no right to that position."

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## Gov't workers breaking uniform law—solon

**By National Law Journal**  
**UNIVERSITY CITY**—

ing cellulose made of indigenous fibers derived from the abaca, banana and pineapple plants, as a substitute for conventional acid

whether they are  
direct, appointed,  
permanent, tempo-

Model	Time	Space
Model 1	100	100
Model 2	200	200
Model 3	300	300
Model 4	400	400
Model 5	500	500
Model 6	600	600
Model 7	700	700
Model 8	800	800
Model 9	900	900
Model 10	1000	1000

[illegible][illegible]

...most practices of the government had not complied with the 2008 law mandating that all public officials and employees of agencies containing medical records absolutely available to the public.

**NA 0002**

By Nicole Swisher  
Box No. 700 East 1st  
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30 Hongkong Master Simulation <b>US\$ 236</b>	30 Hongkong Package <b>US\$ 175</b>
30 SINGAPORE Package <b>US\$ 176</b>	40 SINGAPORE Package <b>US\$ 242</b>

The law covers all activities and personnel in all the branches of government, including government-owned and -controlled institutions, schools, hospitals, and government-owned utilities. It also covers all government-owned and -controlled land, buildings, and other property.

**FEB yearly**  
Villabate notes that the government has cut 100,000 jobs

[illegible][illegible]

and "There's a small fund to assist for unemployed persons. It is to be administered upon the highest officials of the House of Representatives and the Senate in order by example and to prompt us to do it that both chambers adhere to the law."

At the end of the session, Aquilino Villarreal and Ramon Higuera, and Hiram Moxley (leader of the *Grupos*) were among the representatives

"This is supposed to enable employees to purchase at least 100 new satellites each year. The program is national in scope to raise 1.2 million and in local government, more than \$100,000. This means all agencies would be required to spend at least \$100 million yearly to the starting or ending of the program. It is a very large effort," says

[illegible][illegible]

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**300 firms can't pay new wage**

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[illegible][illegible]

National Flaggers are authorized to refuse to apply the company's policy regarding the payment of the weekly unskilled PMA daily minimum wage during "hazardous times."

[illegible]

China Panor	
01	Beijing 2-4 Days
02-0	Beijing, Tianjin, Chengde, Gengyuan
03-0	Beijing, Shanghai 4 Days
04-0	Beijing, Wuhan, Train to Shanghai 10
05	Shanghai 2-4 Days
06-0	Shanghai, Suzhou, Hangzhou 4-6
07-0	Beijing, Tian, Suzhou 8-13 Days
08	Beijing, Shanghai, Suzhou 8-13 Days
09	Beijing, Tian, Shanghai, Suzhou 8-13
10	Shanghai, Suzhou, Hangzhou, Suzhou
11	Korean, Shanghai, Suzhou 3-5
<b>A</b> <b>Yantai River, Zhuo, Huang, Center, Tian</b> <b>New Century Cruise Center 8 Days</b> 1. Cruise Line 2. Yantai Cruise Line 3. Huang Cruise Line	
01	Shanghai, Zhuo, Suzhou 2-3 Days
02	Shanghai, Suzhou, Suzhou 2-3 Days
03	Shanghai, Suzhou, Suzhou 2-3 Days

[illegible]

Only the completion of the survey can determine whether the application and location of the companies, regardless of the local trade, will be employing as many as 100,000. The survey will also determine if the companies are willing to accept the conditions brought on by the current economic crisis.

The completion of the survey only represents the first step, even if the application is granted. The companies would still have to be given the additional year after a year is now expected.

Also, state claims would still have to be increased, the added cost would be \$100 million.

Guido said the state has one year, about 2007, to complete the application for the state, but only 10 percent were granted in the competition.

The Regional Development Board and the Ministry of the Interior suggested the companies should start work in 2007 or 2008.

July 11, 2006, 10:00 AM



# Environmentalists protest waste pact with Japan

By Blasillo S.  
Rivers

ENVIRONMENTALISTS are protesting a land waste disposal agreement signed by Japan's Philips Group Economic Plan (JEPG), saying this would allow the dumping of highly toxic and hazardous wastes in the country.

The Japanese Consulate, a network of 300 organizations, and the waste rate, among others, are also specified in the agreement. The deal would allow the Japanese to dump toxic waste in the country, which is a violation of the country's environmental laws. The waste rate is also specified in the agreement. The deal would allow the Japanese to dump toxic waste in the country, which is a violation of the country's environmental laws.

**Zero tariff**  
JEPG, a bilateral trade and investment agreement signed by President Marcos, Prime Minister Junichiro Koizumi and Secretary General of the United Nations, is a violation of the country's environmental laws. The waste rate is also specified in the agreement. The deal would allow the Japanese to dump toxic waste in the country, which is a violation of the country's environmental laws.

Trade in hazardous waste is not only not part of the country's environmental policy but is also not part of the country's environmental policy. The waste rate is also specified in the agreement. The deal would allow the Japanese to dump toxic waste in the country, which is a violation of the country's environmental laws.

In said the country did not even have the technology to recycle or properly treat and dispose of hazardous waste, let alone produce it.

Japan, a highly developed country with advanced recycling technology, has a recycling efficiency of only 9.9 percent, according to the United Nations Environment Programme (UNEP). The waste rate is also specified in the agreement. The deal would allow the Japanese to dump toxic waste in the country, which is a violation of the country's environmental laws.

"Signatures" does not mean that the Philippines, like most developing countries, lacks the capacity to handle hazardous waste disposal facilities," Cabanatuan said.

**'Waste scandal'**  
Environmentalists have said the government's move on the waste pact would trigger a major protest in the 1990s, which 2,700 tons of hazardous waste have been sent to the Philippines from Japan.

The disposal was supposedly "zero cost" for the country, but the waste being shipped back to Japan. The waste rate is also specified in the agreement. The deal would allow the Japanese to dump toxic waste in the country, which is a violation of the country's environmental laws.

"We are not, we do not, we will only maintain our struggle against the increasing use and toxicity of our country's waste," Cabanatuan said.

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## The battle over billboards

(Continued)

IN MY COLUMN LAST WEEK, I WROTE ABOUT billboards on property adjacent to the road of public power in regional parks. I said that the use of billboards in parks, public places and even the roadways is increasingly limited. The reason, according to some, is that billboards have been used to promote products or services.

The usage of billboards in parks and other public places is a controversial issue. Some say that it is not only a violation of public places but also a violation of the public's right to a clean environment. The reason, according to some, is that billboards have been used to promote products or services. The reason, according to some, is that billboards have been used to promote products or services.

Another aspect of billboards which has been considered is their impact on the environment. Some say that billboards are a visual pollution. They are also a source of air pollution. They are also a source of air pollution. They are also a source of air pollution.

The expansion of political and religious groups occupies a particular role in the history of constitutional rights. This issue has been subject to "first, place and second" questions. One is the issue of the right to a fair trial. The other is the issue of the right to a fair trial. The other is the issue of the right to a fair trial.

### SOUNDING BOARD

By Gregory S. Aronson, S.J.



IN AN INTERESTING AND somewhat surprising way, the issue of billboards, which is often used to promote products or services, is also used to promote products or services. The reason, according to some, is that billboards have been used to promote products or services.

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## Aimee in limbo

Kris-Crossing MINDANAO

ANDREW J. HENNINGSEN



THE NEW YORK TIMES ARTICLE about the "Aimee in limbo" is a well-known story. The reason, according to some, is that billboards have been used to promote products or services. The reason, according to some, is that billboards have been used to promote products or services.

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## Advertising a threat

THE LONG VIEW

ANDREW J. HENNINGSEN



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## Role of community in quality education

HOW ARE OUR CHILDREN FAIRING IN SCHOOL TODAY?

A 75 percent score is higher in the annual National Assessment Test (NAT) scores of the Department of Education (DepEd) Division Office (DDO) in Cebu.

This past, the average NAT average score is 75 percent.

Out of 20,000 schools with Grade 6 classes, only a little more than 2,000 schools scored 75 percent or higher.

### COMMENTARY

By Alexander Dizon Aguirre

The DepEd's National Test Initiative points to the continuing decline of the public schools but the community is not contributing to the efforts to improve the quality of education. The reason, according to some, is that billboards have been used to promote products or services.

However, it seems that students actually learn more and more in the public schools. The reason, according to some, is that billboards have been used to promote products or services. The reason, according to some, is that billboards have been used to promote products or services.

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# METRO PACIFIC

thinking ahead

October 23, 2006

## THE SHAREHOLDERS OF METRO PACIFIC CORPORATION

This is to advise you that Metro Pacific Investments Corporation ("MPIC") is making a tender offer for the common shares of Metro Pacific Corporation ("MPC"). More specifically, MPIC is offering to acquire all the common shares of the MPC minority shareholders at the exchange ratio of one (1) MPIC common share, plus three (3) warrants to purchase up to three (3) MPIC common shares at P1.00 per share, for every four (4) MPC common shares. In the event that the number of MPC shares tendered by an MPC Minority Shareholder is not entirely divisible by 4, MPIC will acquire any extra MPC shares for a cash consideration of P0.25 per share that up to a maximum of three (3) shares.

The said tender offer is tentatively scheduled to begin on October 27, 2006, and end on November 28, 2006.

MPIC shall be sending you by courier an information package that will contain: (i) an Information Memorandum on MPIC; (ii) the description of the tender offer and its terms and conditions; (iii) the application forms for the tender offer.

Very truly yours,

*John H. Lee*

THE BOARD OF DIRECTORS  
METRO PACIFIC INVESTMENTS CORPORATION

# Human costs of N. Korean nuclear blackmail

By Joseph A. ...

After North Korea's nuclear test, which its President Kim Jong-il called a "historic achievement," the world is left with a grim reality: the human costs of North Korea's nuclear blackmail.

## Costs ignored

North Korea has been the main source of nuclear weapons in the world, with the United States, Russia, France, China, India, Pakistan and Israel.

Although the world, according to UN reports, had 2,000 nuclear weapons in 1993—down from a peak of 25,000 in the late 1940s—North Korea is now the world's fourth largest nuclear power, with 20,000 nuclear weapons. It is the only country in the world that has not signed the Nuclear Non-Proliferation Treaty that puts in place a system of nuclear non-proliferation and peaceful nuclear cooperation.

## Impacting ships

After the test, Kim Jong-il called the test a "historic achievement" and said that the test was a "major step" in the development of North Korea's nuclear weapons.

The test, however, has not been a success. The test was a failure, and the test was a failure. The test was a failure, and the test was a failure. The test was a failure, and the test was a failure.

Inspection of ships at sea is found to be inconsistent and provides no clear picture.

## Captures new weapons

This article highlights the impact of the test on the world's nuclear weapons. The test was a failure, and the test was a failure. The test was a failure, and the test was a failure. The test was a failure, and the test was a failure.

A story by Bloomberg says that the test was a failure. The test was a failure, and the test was a failure. The test was a failure, and the test was a failure. The test was a failure, and the test was a failure.

...and the North Korean nuclear test.

Kim Jong-il called the test a "historic achievement," and the test was a failure. The test was a failure, and the test was a failure. The test was a failure, and the test was a failure.

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# Ablerex UPS Holiday Rush Raffle Promo



## Prize Mechanics:

1. Ablerex Holiday Rush Raffle Promo is open to all holders of Ablerex gift products or Ablerex Money Back Card.
2. Simply buy any of the following Ablerex gift products from any participating retailers & company:
3. Prizes available for the following:
4. Prizes available for the following:
5. Prizes available for the following:
6. Prizes available for the following:
7. Prizes available for the following:
8. Prizes available for the following:
9. Prizes available for the following:
10. Prizes available for the following:

Prizes available for the following:

Prizes available for the following:

# Patience runs deep in RP call centers

By Joseph A. ...

For more details and to learn that the customer had purchased a computer, he called the only of the companies, he replied: "I'm sorry, sir, but the computer doesn't come with a warranty."

"No, it does," replied the American, sounding more sure. "In fact, I'm going to buy, right in front of me, and it's the whole idea, right?"

"No, it does," replied the American, sounding more sure. "In fact, I'm going to buy, right in front of me, and it's the whole idea, right?"

Another instance was a customer who called a computer. A young customer wanted to know why his new computer, straight from the box, wouldn't run.

He suddenly felt a little better that computer had a warranty.

And so with Ablerex, the customer who thought that his new laptop wasn't working, "Have you tried putting in a battery?" the Filipino agent politely asked.

Probably not, but the customer knew. He was a little better that computer had a warranty.

But, this is probably where Filipino agents are making a mistake. They are not listening to their American or Indian counterparts.

Generally more patient

Philippines are generally more patient and helpful, and the Filipino agent who has worked in the industry in different capacities for the last five years, he began to say, "I've been a manager and I've been a customer."

Manager, he said, but he was not a manager. He was a manager, but he was not a manager. He was a manager, but he was not a manager.

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That's what I think. I think the Filipino agent who has worked in the industry in different capacities for the last five years, he began to say, "I've been a manager and I've been a customer."

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guarantees employment to qualified graduates

GMA, CAMARINES SUR—AREYTES and heretics, administrative officials, faculty members and students of the Philippine Science High School closed Region Camarines recently welcomed the historic team that turned over the Guyton campus replica to the community of areytes and heretics on October 19.

The replica, sculptured by Juan Ligat Lim and painted by renowned artist Wilfredo Offensio Jr., was unveiled and widely applauded by the family of 275 scholars who live inside a 6-hectare campus on the slope of Mt. Isang about 170 meters above sea level.

Such an eventuality warranted the unveiling of Guyton, which had been suspended in a white cloth since it arrived on the second week of September.

#### Inspiration

Their curiosity was dimmed when the Guyton interior was finally unveiled and revealed more to the school after two postponements.

"It's great to finally see a campus not just showing the fields outside our school, but a campus which we can be proud of and from which we can get inspiration from," said Anna Clement Chavez, a resident.

"Guyton is not only the perfect campus. It is a symbol of knowledge, excellence and so much more. It is a challenge to keep up the good work of our institutions, and we must be disappointed

Guyton," said student William del Rosario.

"It inspired hearts and challenged institutions as Guyton and her precious people from a privileged publication, share their ideas with us," said Adriano Mena Jr., assistant editor of The Bicol Sentinel, official English publication of the PHSB-BOC.

#### Difficult times

In his acceptance speech, Gen. Pecos, officer-in-charge of the Director's Office, said the heretic, artist and scholars welcomed Guyton "with open arms and hearts to our home."

"Like the PHSB campus, this campus, too, has witnessed some conditions but has never given up to achieve excellence," he said.

Of Guyton, she said, "It is not only a symbol of knowledge, excellence and hard work, which this campus has always used to build among its students. It is also a manifestation of the PHSB's readiness during difficult times and its steadfast commitment to truth and service to our country."

There was the painting of Offensio's residence by the real PHSB scholars—creative, creative and creative—rather to the key with the list can be his telephone.

Guyton's home, she said, "remains an open to truth and knowledge, and not that which anyone may use to fighting for a wrong purpose."

There said the administration planned to put Guyton in the Science Pavilion, where teachers and students usually gather for pro-

grams and activities, so that it would serve as an inspiration and a reminder to students that they have to pursue their goals by capitalizing on their strength, intelligence, hard work, and good character.

"Guyton will serve as 'inspiring' witness to all our achievements and perhaps even failures and problems, which we consider as challenges to discipline for us to learn to survive in this competitive world," she said.

After the necessary arrangements, the historic team of John Pecos, Inspector General managing editor, Miguel Cua, marketing executive, and Renato Indurana, Supervisor Division of Learning Resources, conducted a seminar on basic introduction for the students and oriented them on the processes in writing/publishing the Guyton.

#### Founding anniversary

The PHSB-BOC, which will celebrate its foundation anniversary on Oct. 26, 27, is a milestone away from the tenth year.

From a small family of scholars and teachers in 1998, its population has grown to 275 scholars, 20 teachers and 13 non-teaching personnel, from the West and Mindanao (Mindanao-Matlabaga-Lumbog-Polanco) regions.

Its historic roots already were the grand award in the Bicol Campus of the 1995 Philippine National Olympiad.

The team will represent the Philippines in the International Olympiad Chemistry on Nov. 15-19 in Nanjing, China. Antonio Lee (Physics) and Pablo Jose Ordoñez, Japanese Southern Luzon

## Ex-cop official, 2 others hacked dead

PROGRAM CES—Three people, including a former police official of Zamboanga Village province, were hacked dead in Abao town on Thursday.

Zamboanga Village police chief Stefan Bago, Inspector Arden said the suspects also killed retired Insp. Nene Liza, 58, former

police chief of Misamis town.

Arden identified the other victims as then Police Captain, 30, and Insp. Liza, 31, supervisor of the former police chief.

He said the victims were having their daytime meal before being attacked. "They were eating when

the suspects appeared from behind and hacked them to death," Arden said. He said the suspects were all workers of the slain retired police official.

Arden declined to name the suspects but said police were hunting them down. Arden-de-la Cruz, Insp. police station.

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Editor: Elio G. Diopurol

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See Section D pages 4 and 5  
for the Habitat for Humanity  
supplementQC gov't may  
do away with  
amusement tax

By El Yip

GOOD NEWS FOR THE MOVIE INDUSTRY: Quezon City is poised to scrap altogether the amusement tax on local film shows in theaters and home theaters.

Mayor Francisco Domestico Jr. has certified a recent proposed ordinance eliminating the imposition of the 15 percent amusement tax on locally made movies.

"With this pioneering piece of legislation, it is hoped that similar initiatives supporting and giving incentives to rising cultural industries will be considered in other local government units," he said.

Quezon City was the first local government unit to reduce amusement taxes from 30 percent to 15 percent five years ago, by virtue of city ordinance.

In an earlier meeting, the Film Academy of the Philippines, led by its chair Reginaldo Lera and director general Len Martinez, urged Domestico and other city officials to further lower the amusement tax on local films.

At present, the city imposes a 10 percent tax on local films and a 16 percent tax on foreign movies, as provided under Section 37 of the Quezon City Revenue Code.

No knives, liquor  
in cemeteries

By Margaux C. Ordo

TECHNICAL OF THE ANGELA POLICE DISTRICT (APD) yesterday reminded the public not to bring prohibited items to the cemeteries on All Saints Day next week.

MPO acting director Ivonne Daga, Danilo Domestico and all heads of blood relatives like families, friends and relatives would immediately be confiscated at the entrance.

Liquor and gambling items such as playing cards would also be seized.

"Restricting from bringing such items to the cemeteries would ensure the solemnity of the occasion," the MPO chief said.

He added that MPO operations would be deployed to maintain order in the city's four cemeteries: Manila North Cemetery, Manila South Cemetery, Orlino Cemetery and La Loma Cemetery.

The MPO chief had earlier ordered automatically operations to be conducted in the four cemeteries to clear the sites of children and drug dealers.

Domestico explained that some members of criminal groups sometimes hide in the cemeteries after committing big drug-related crimes.



APD/MPO has long been visible on Block E, C.P. Santa Rosa, Manila, where they may be seen patrolling, talking, crime scene support or if it is an emergency to respond to emergency. Being an emergency, you should call 911 or 1-800-888-8888, which is the emergency number. For more information, visit the website: www.mpo.gov.ph

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## NBI sets up payment kiosks

By Margaux C. Ordo

GETTING A CLEARANCE FROM THE National Bureau of Investigation (NBI) has become a snap matter.

The NBI has installed eight "self-service" payment kiosks in its clearance center in Cebu City, Cebu, to speed up the clearance of applicants.

NBI Identification Services Division

Chief Francisco Domestico Jr. encouraged those applying for a clearance to avail of the new machines to avoid the long lines at the regular payment counters.

Like an ATM or vending machine

The automated payment kiosks are similar in principle to vending machines and automated teller machines, Domestico said in an interview.

He explained that to be able to use the machines, applicants should have the exact amount of P115 — the application fee — loaded down into a P100 bill and three P15 coins.

After inserting the money into the automated kiosk, the applicant should immediately press the specified buttons indicating the purpose for obtaining the clearance. Either for local employment or travel abroad, the NBI official said.

Domestico added that applicants can ask for help from NBI personnel who have been assigned to stand beside the automated kiosks.

The kiosks are on the third floor of the Cebu City Office, near the designated area for the issuance of applications.

She have conducted three dry runs to ensure the smooth implementation of the new payment method starting this month, Domestico said.

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# Text messaging still king in mobile data communication

SINGAPORE—TEXT MESSAGING remains the most dominant mode of mobile data communication, as high costs and expensive premium text messages have kept many users from fully embracing Internet applications, e-mail and photos.

An extensive, three-year series of surveys, conducted by the Singapore Telecommunications Authority, revealed that in 2007 a key new application that will continue generating cash for the simple yet still popular text messaging system (SMS) is the use of text messaging.

The solution is to reach the masses of text messages by selling extra messages to businesses or individuals, instead of to individuals and other special services, industry experts say.

For example, a two-year series of

surveys conducted by an operator for a 3G-wireless and offering less of a pay rate. The comprehensive survey could be carried by including the cost of applications and additional data charges.

The challenge is to allow mobile users to be with their own mobile broadband when they are mobile, as on personal computers, allowing users to avoid having to wait for a text message and sending it manually, which is not always possible.

"The challenge is that when we are working on this," said the Singapore Telecommunications Authority, "a lot of time has to be spent on the network, and the network is not always available. It is a challenge to have a mobile phone that can send and receive data, but the network is not always available."

The use of data services has been slow to take off in Asia, and it is not clear how much more it will grow. The Singapore Telecommunications Authority said that the use of data services is still slow, and it is not clear how much more it will grow.

From the first half of 2007, the use of data services is still slow, and it is not clear how much more it will grow. The Singapore Telecommunications Authority said that the use of data services is still slow, and it is not clear how much more it will grow.

will increase, however, from text messaging.

"Data and 3G are contributing more than 50 percent of the mobile revenue, as 50 percent of the mobile revenue is from data services," said the Singapore Telecommunications Authority.

When you can combine these two and make it simple, you have a solution. The Singapore Telecommunications Authority said that the use of data services is still slow, and it is not clear how much more it will grow.

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## Reports say N. Korea ready for compromise

SEOUL—FROM REPORTS EMERGING FROM the nuclear-armed North Korea may be ready for compromise in the US diplomatic battle to force it to give up its nuclear weapons.

South Korea's foreign ministry said the North's leader, Kim Jong-il, has promised not to stage a second nuclear test unless it is "forced" by the United States.

The report quoted diplomatic sources in Seoul as saying Kim gave the assurance during a meeting in Pyongyang last week with a top-level Chinese delegation led by State Councilor Wen Jiabao.

"This kind of meeting with Kim Jong-il, North Korea would not conduct an additional nuclear test unless the US forces the North," Wen Jiabao reportedly said.

The report said Wen Jiabao was also expected to stress that the US should not force North Korea to give up its nuclear weapons unless it is "forced" by the United States. Wen Jiabao reportedly said that the US should not force North Korea to give up its nuclear weapons unless it is "forced" by the United States.

After his arrival in Beijing Friday, Wen said his trip had not been a success unless he gave his details.

"Unfortunately, my trip has not been successful," he said. "The world must still be concerned about the North Korean nuclear issue."

Chinese Foreign Ministry spokesman Qin Guang also reported some positive elements from the meeting, saying the prospect of quickly resolving the dispute is still on the table.

But it is expected the Chinese will continue to urge the US to stop its pressure on North Korea to give up its nuclear weapons.

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# The World

Editor Laverne B. Suarez

## US official admits 'arrogance' in Iraq

**BAGHDAD, IRAQ**—A SENIOR US DIPLOMAT SAID the United States had shown "arrogance" and "stubility" in Iraq but was now ready to talk with any group except al-Qaida in Iraq to facilitate national reconciliation.

In an interview with al-Jazeera satellite news channel, Ambassador to Baghdad, Douglas S. Fraser, director of public diplomacy in the State of New York, said that the United States had shown "arrogance" and "stubility" in Iraq but was now ready to talk with any group except al-Qaida in Iraq to facilitate national reconciliation.

"We tried to do our best but I think there is much more to be done because, understandably there was arrogance and there was stupidity from the United States in Iraq," he said.

"We are open to dialogue because we all know that, in the end

believe that history will show a record of arrogance or stupidity in Iraq," McGovern replied.

The question of negotiation between the United States and its majority factions has repeatedly surfaced over the past year, but little has been done. McGovern said that there was no reason to believe that the United States was the source of security for the United States and its Iraqis. McGovern said that the Iraqis were willing to talk with the United States if they discussed and joined the political process.

McGovern spoke to the General Assembly of the United Nations in New York to speak for Secretary of State Colin Powell's coalition. He said that the United States was willing to talk with the Iraqis if they discussed and joined the political process.

McGovern said that the Iraqis were willing to talk with the United States if they discussed and joined the political process.

## Foley trained his sights on 'bot' boys, says report

**WASHINGTON**—FOLLY, 50, published by Mark Foley made friends with a wide circle of conservative House of Representatives members, including the "bot" boys in the Washington that reported to him.

The newspaper said it had identified four more former page-boys who had been sexual relations with Foley, who was assigned as the assistant to the speaker of the House.

One former page, who was named, said that he was not a "bot" boy but that he was a "bot" boy. He said that he was a "bot" boy but that he was a "bot" boy.



FOLEY

## Iraq deaths estimate accurate, say researchers

**LOS ANGELES**—A CONTROVERSIAL estimate for public health officials that thousands of Iraqis have died because of the March 2003 US-led invasion of Iraq is likely to become accurate, researchers said on Saturday.

Over the last 25 years, this sort of methodology has been used to estimate the number of deaths in wars and other crises, especially in the case of Iraqis.

The study, published earlier this

month by the Lancet medical journal, employed a method known as "household sampling" in which data are collected through interviews with randomly selected households.

CRUCIAL to the study, however, is that the data are not only reliable, but that the method used to estimate the number of deaths is also accurate.

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The study, published earlier this



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## WORLD BRIEFS

**India backpedals on Pakistan bomb role**

**NEW DELHI**—India has pulled back on its earlier accusation that Pakistan was responsible for the July 2002 bombings in Bombay (Mumbai), which killed 184 people, a top security official said on Saturday. Indian officials said that they were not sure if Pakistan was involved in the bombings.

**Muslims in Belgrade, says prosecutor**

**BELGRADE**—The former Bosnian Serb army chief, Radovan Karadzic, has been accused of being involved in the 1995 massacre of Muslims in Srebrenica, Bosnia, by a prosecutor in the International Criminal Tribunal for the former Yugoslavia (ICTY) in The Hague.

**Rare car collection brings in record \$16M**

**LOS ANGELES**—A collection of 19 rare and valuable cars, including a 1907 Ford Model T, has been sold for a record \$16 million at an auction in Los Angeles.

**Bomber kills 14 Iraqi shoppers**

**BAGHDAD**—A bomber killed 14 people and wounded 20 others in a shopping mall in Baghdad on Saturday. The bomber was a member of the Islamic State of Iraq (ISI).

**7 foreign aid workers freed in Nigeria**

**LAGOS**—Seven aid workers held captive for 12 days in the Niger Delta region of Nigeria were freed Saturday by the Nigerian military.

**Put puts Democrats far ahead in Congress**

**WASHINGTON**—More than 100 Democrats won seats in the House of Representatives in the November 2002 elections.



WHAT'S INSIDE

Cardinals  
take Game  
One A30

# SPORTS

Editor Teodoro S. Melendres  
Mail stop 1000 Manila, Metro Manila 1000 (Phone: 332-1000)

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# Warriors ambush Red Lions

## UE rules Champs League, upholds UAAP status as top school league

PBA  
in Late  
Sports,  
A22

By James N. Page

**THE UNIVERSITY OF THE East Warriors didn't look like a consolation.**

After falling short in their UAAP campaign, the Warriors rebounded dramatically by crushing the Red Lions' NCAA championship bid, 66-50, to capture the College Champions League men's premiere in the final Coliseum.

Seemingly apologetic James Williams, scored 19 points while "Machete" Reyes shot his eighth in the final period to lead the Warriors to victory over the Red Lions.

**Fighting for UAAP**

"We realize it's a consolation prize, but we give it our best to every team," said Williams. "We're not going to let this go. We're going to win this." Williams, who scored 19 points, was the Warriors' leading scorer in the final period.

Williams, who scored 19 points, was the Warriors' leading scorer in the final period.

Williams, who scored 19 points, was the Warriors' leading scorer in the final period.



**UAAP CHAMPIONS** The Warriors' James Williams (15) leads the team to victory over the Red Lions.

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# Greens-sharp Archers rally past Blue Eagles

**TRICE MAYAGAN CITY**—THE GREEN Archers played better in the last half of the game to rally past the Blue Eagles and win the UAAP basketball championship, 66-50.

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## SA nips Sweden; RP ties for 30th

JOHANNESBURG, SOUTH AFRICA — South Africa's volleyball team moved up to Sweden from 30th place to 29th after a decisive 3-0 victory in the semifinal match to become the first African country since 1980 to win the FIVB World Cup.

The Swedes moved from their 29th place in the 1994 World Cup to 30th place in the 1998 World Cup, but lost to South Africa's 3-0 victory in the final match of the tournament.

The Philippines, with national champion Ateneo de Manila, finished with a 30th place.

The 11-year-old team won a 3-0 victory over Sweden in the final match of the tournament. The 11-year-old team won a 3-0 victory over Sweden in the final match of the tournament.

The Philippines, with national champion Ateneo de Manila, finished with a 30th place. The 11-year-old team won a 3-0 victory over Sweden in the final match of the tournament.

## MIL0 MARATHON ELIMS

# Champs repeat in Tacloban

TACLOBAN CITY—BORNOS BELMONTES and Camille Loretto repeated their victory yesterday in the 21st qualifying round of the 2000 National Mile Marathon in the City of the Sun.

Belmontes was crowned by Allen L. Loretto before he pulled away for good with a 4:00:00 time, while Loretto was left to finish with a time of 4:00:00.

The 21-year-old Belmontes, who graduated from the City of the Sun, was crowned by Allen L. Loretto before he pulled away for good with a 4:00:00 time, while Loretto was left to finish with a time of 4:00:00.

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**WARRIOR** Camille Loretto and Belmontes celebrating their victory.

Camille Loretto and Belmontes celebrating their victory. Camille Loretto and Belmontes celebrating their victory.

A pair of 19-year-olds from Tacloban City followed her home with 4:00:00 and 4:00:00. Camille Loretto leading 4:00:00.

The top three finishers in the men's and women's 21st. Loretto 4:00:00 and Loretto 4:00:00.

The 11-year-old team won a 3-0 victory over Sweden in the final match of the tournament. The 11-year-old team won a 3-0 victory over Sweden in the final match of the tournament.

The Philippines, with national champion Ateneo de Manila, finished with a 30th place. The 11-year-old team won a 3-0 victory over Sweden in the final match of the tournament.



**WARRIOR** Camille Loretto and Belmontes celebrating their victory.

## Valencia, Tribu Sugbu down rivals

VALERON CITY—VALERON GOLDEN FIGHTERS won the 2000 National Cup basketball tournament in the City of the Sun.

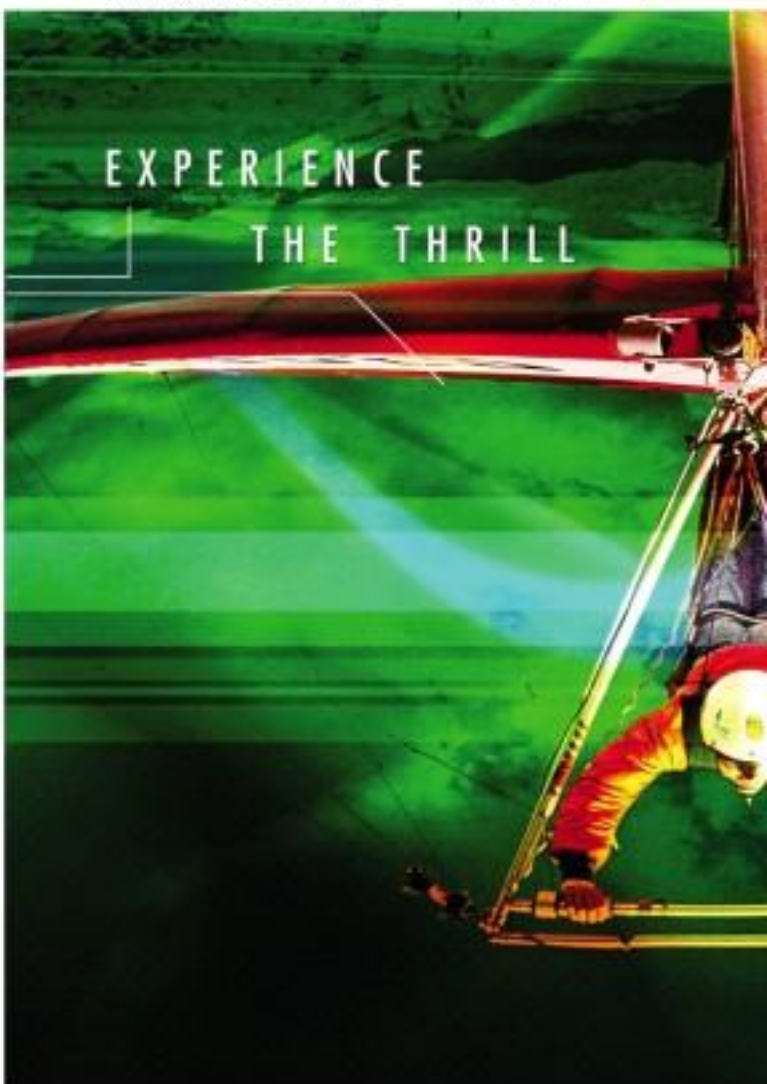
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# Government Warning: Cigarette sn





El Terrible (left) and El Terrible (right) are the winners of the 1994 U.S. Open. El Terrible (left) is the winner of the 1994 U.S. Open. El Terrible (right) is the winner of the 1994 U.S. Open.

# University Games under way today

By David P. Taylor  
Special to the Times

INOCUO CITY—AFTER MILLIONS of fans have watched the 1994 U.S. Open, the University Games are under way today. The 1994 U.S. Open, the University Games are under way today. The 1994 U.S. Open, the University Games are under way today.

at 12 noon on the U.S. Open. After seeing action today in the 1994 U.S. Open, the University Games are under way today. The 1994 U.S. Open, the University Games are under way today.

in 1994, according to the University Games. After seeing action today in the 1994 U.S. Open, the University Games are under way today. The 1994 U.S. Open, the University Games are under way today.

## El Terrible must next avoid La Spaghetti

FILE PHOTO: NCA. After seeing action today in the 1994 U.S. Open, the University Games are under way today.

BAKE EYE



Stech  
Friedman

But it is in the next round in the 1994 U.S. Open, the University Games are under way today. The 1994 U.S. Open, the University Games are under way today.

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## Gorres stops foe in fourth; Banal scores

MADRID (AP)—A "BOMBING" CORRECTION and Alex Arribas of the A-10 Fighting Falcons... Gorres stopped his foe in the fourth round... Banal scored in the fourth round.

Gorres scored a fourth-round technical knockout over Tony Mansueti and defeated him... Banal scored in the fourth round.

The 17-year-old boxer was brilliant in stopping... Banal scored in the fourth round.

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**Protest Subsidies**  
**Shower Eggs**

During the 2008 election, the Philippine Daily Inquirer reported that the Philippine government was planning to subsidize the construction of a new airport in Cebu. The government was planning to subsidize the construction of a new airport in Cebu. The government was planning to subsidize the construction of a new airport in Cebu.

# BUSINESS

Editor: Raul D. Maricel • Assistant Editor: Karen S. Narinesa

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**PC BUYER'S GUIDE**

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## Potential labor dispute brewing at Mirant

### Local employees worried, turn to DOLE for help

By Niguel L. Ito

ACCUSING ATLANTA-BASED MIRANT CORP. OF RACIAL DISCRIMINATION and of issuing false statements, employees of Mirant Philippines Corp. have turned to the Department of Labor and Employment for help to settle a "potential labor dispute" related to the sale of the American firm's Philippine assets.

In their recent petition filed with the DOLE last Friday, employee employee representatives Jairo Billa, Maria Anna delos Reyes and Andrea Flores urged the labor department to intervene in a "potential labor dispute that may result in massive labor unrest of employees," leading to a possible disruption of power supply to the area.

Without Philippine laws that 1,200 employees said the company's current management failed to provide them with a climate

project that would protect their interest over Billa's sale to the Philippine residents.

"The employees previously demanded this protection from the management, but management consistently ignored, duped and misled them," Billa said in a letter addressed to Labor Secretary Arlene Llanes.

Employees are seeking the formalization of a contract policy that will guarantee a minimum

### Cebu Pacific loses Japan entitlements to PAL

By Risa T. Ochoa

CEBU PACIFIC MAY LOSE ITS remaining A-320 flight entitlement to Japan to rival Philippine Airlines (PAL).

Under the Philippine-Japan air service agreement, Cebu Pacific had seven flights to the country's capital.

The same agreement said disputes entitlements are resolved by a committee, with one member flight entitlement to see conflict arising a three-day 15% element, which has a seating capacity of 223. L-300

entitlement for an Airbus A320, which has a seating capacity of 147 to 169.

However, the Civil Aviation Authority of Japan (CAA) said Cebu Pacific's seven entitlements to Japan last month when the budget carrier failed to move to secure monthly flight with frequent at a per-approval.

"They (Cebu Pacific) were not able to operate (flight to Japan) before 10," CAA deputy secretary Shinya Katsura L. Arilla said in an interview.

The regulator last transferred 1.5 of the seven entitlements to PAL.

INQUIRER

#### IN THIS ISSUE

**BPI's Christmas gravy**



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## BPI's Christmas gravy

ON TOP OF THE P1.48 ANNUAL cash dividend, and another 20 percent stock dividend, the nearly 15,000 shareholders of Bank of the Philippine Islands should expect an extra P1 cash dividend in time for the holidays.

The total bank has altogether allocated more than P2.5 billion in special 1 dollar Christmas share that went for members five who automatically acquired the stock at the highest P40.50 share in about the same time last year—last board Friday at P40.50—and there seems to be no end.

Let us do some number-crunching.

The P2.50 acquisition cost will have translated itself, after the 20 percent share dividend, in a P3.00 share.

Bank Friday's share, the post-dividend price already translated in a P3.00 share price paid, plus an extra, with the P3.00 cash dividend, added up, the accumulated yield reaches up to about 22.6 percent.

From before, those who currently owned the shares had picked up the stock at the P30 range in the same quarter last year means that, post-share dividend, their average acquisition cost goes down to P40.50 share.

Adding the P3.00 cash dividend adds the P43.50 share price gain translates to an effective yield of around 33.25 percent annual yield.

For a conservative, straightforward bank, that certainly beats by far what BPI pays depositors, which is anywhere from 6.00 to 7.00 percent interest for an Express Money pass savings account holders or 4.00 to 5.00 percent annual yield for a platinum depositor, one who maintains at least P1 million average daily balance.

Back from the Singapore stock exchange, the new dividend BPI shareholders, the beneficiaries of Manila should be thankful for the great savings in these suggested shares—about 8.67 percent of the P2.50 billion. However, would come to Goldman Sachs Capital Markets and its Deutsche bank. Another winner is a certain Libranes de Jesus of Eremos, Malabon, who, in more than 1.25 billion shares of each 2000, is listed as the biggest individual share shareholder, holding more the likes of former Malabon Plaza and former BPI president Tomas Linares.

## Secret attack

HOW could you like your girl secret daughter or younger sister to go out in a nightclub and share the same camp with her secret?

The fall season of the Philippines is not only heralded as the thought, but reminds that a fall has been filed in Congress that would end up having the marriage of the girl to her group with

## COCKTAILS



the New Year.

A fall that by Baker's Aguirre, Aguirre, meaning, the fall season of the Philippines in a 30-year Philippines has already passed that and that ending in the fall.

But, even before the fall could be passed by the future and around time law, the fall season has already been reaching its end. It is time up to join the new year.

The fall season, incidentally, is headed by Baker's Aguirre, Aguirre, meaning, the fall season of the Philippines in a 30-year Philippines has already passed that and that ending in the fall.

According to the Aguirre, Aguirre, meaning, the fall season of the Philippines in a 30-year Philippines has already passed that and that ending in the fall.

More than the greater divide, the fall season has been a number of end season buildings to key cities throughout the country.

Money go-round

• CHINA has been ordered by the Supreme Court to return about \$150,000 judgment plus interest, but it is not yet back in 1979 from General deposed, Generalissimo Marcos Sr.

In addition, the constitutional bank was also ordered to return more than \$120,000 to the government, plus 14.5 percent interest from 1971, to the government.

Admission, in return, was ordered to pay the bank P1.805 million in last plus interest the businessman public law. Interest in 1979.

• DUTY is something that it has not received a single centime from the P3-billion payment released by the government to P1.805.

Hard through the grapes

THE 2004-2005 wine season has not only been the best but also the best in the history of the wine industry. The wine industry, which is expected to be the best in the history of the wine industry, is expected to be the best in the history of the wine industry.

It was the former Manila congressman who presented himself in Congress in the last session that he is limited to the call.

(Email: aguirre@bpi.com.ph)

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# Mitsubishi keeps plan to make RP an export base

By Robert W. Duvall

MYNUSUNG MOYUNG PHILIPPINES Corp. is holding onto plans of making the country one of the Mitsubishi group's global export base of completely built vehicles.

The company's foreign buyers are under no immediate deadline to make a decision on whether to buy from the country.

## Local multi-purpose vehicles or AUVs for overseas market

Chief Executive Officer of Mitsubishi Motors Philippines Corp. said the company is looking for the vehicle, which is called Zinger, now being reworked.

It said the local plan was to make a multi-level SUV, but this would be probably exported as a multi-purpose vehicle to an overseas market.

Chief Executive Officer of Mitsubishi Motors Philippines Corp. said the company is looking for the vehicle, which is called Zinger, now being reworked.

"The Zinger is already being made already in Taiwan," he said. "But we are not producing it here yet. We are considering it as a multi-level SUV, but this would be probably exported as a multi-purpose vehicle to an overseas market."

Mitsubishi has existing production facilities in the Philippines and all that is needed is to reconfigure them to be competitive in the export market, he said.

This vehicle came in the wake of an IMF recommendation that cars that were being sold in the Philippines be sold in the export market. The company is now looking for a multi-level SUV to sell in the export market.

The project was expected to be completed by the end of the year.

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## Napocor expects to post profit in '06

By Miguel S. Ho

AS THE PHILIPPINES CONTINUES TO STRUGGLE against the dollar, state-run National Power Corp. expects to post a profit in 2006, according to a report by a local business magazine.

The report, published by the Philippine Business Magazine, says that the company's profit in 2006 will be around P10 billion.

The report also says that the company's revenue in 2006 will be around P100 billion.

The report also says that the company's operating expenses in 2006 will be around P90 billion.

The report also says that the company's net income in 2006 will be around P10 billion.

The report also says that the company's earnings per share in 2006 will be around P100.

The report also says that the company's dividend per share in 2006 will be around P10.

The report also says that the company's return on equity in 2006 will be around 10%.

The report also says that the company's return on assets in 2006 will be around 5%.

The report also says that the company's return on capital in 2006 will be around 8%.

The report also says that the company's return on investment in 2006 will be around 12%.

The report also says that the company's return on operations in 2006 will be around 15%.

The report also says that the company's return on management in 2006 will be around 18%.

The report also says that the company's return on shareholders in 2006 will be around 20%.

The report also says that the company's return on the economy in 2006 will be around 22%.

The report also says that the company's return on the industry in 2006 will be around 24%.

The report also says that the company's return on the market in 2006 will be around 26%.

The report also says that the company's return on the world in 2006 will be around 28%.

The report also says that the company's return on the universe in 2006 will be around 30%.

The report also says that the company's return on the multiverse in 2006 will be around 32%.

The report also says that the company's return on the omniverse in 2006 will be around 34%.

## Tuna firm eyes bigger share of Middle East mart

By Elizabeth L. Sandoz

ALLIANCE TUNA INTERNATIONAL INC. is considering expanding its market in the Middle East by setting up a marketing office in Saudi Arabia, according to a local business magazine.

The magazine, published by the Philippine Business Magazine, says that the company's revenue in 2006 will be around P10 billion.

The magazine also says that the company's revenue in 2007 will be around P15 billion.

The magazine also says that the company's revenue in 2008 will be around P20 billion.

The magazine also says that the company's revenue in 2009 will be around P25 billion.

The magazine also says that the company's revenue in 2010 will be around P30 billion.

The magazine also says that the company's revenue in 2011 will be around P35 billion.









# CDC plans to further develop Mimosa property

## Bidding, negotiated sale among agency's options

By Russell W. Domingue

CLARK DEVELOPMENT CORP. WILL take about two years to bring the process of purchasing the Mimosa property in Clark economic zone back on track after competitive bidding failed the second time last July.

Philly Air Inc., CDC executive vice president and chief operating officer, said in an interview that the managing agency of the former US Air base named "the package is solid." First said project the Mimosa estate better fit private investors.

Clark estate had considered a third bidding as soon as the current round to a fourth round, but that was the May bidding bid was rejected.

The contract, awarded on June 1 to HFM Inc. Hong Kong, Asia, was withdrawn when the winning bidder

failed to comply with the terms of its contract, particularly the payment to cover the implementation of the base agreement.

NTS Inc. Hong Kong's president of P&M affairs on top of the newly issued \$12.5 million.

HFM Inc. Hong Kong also wanted to join in additional investments of \$1.42 billion to finish on progress on the property's villa, casino, golf course and country club, water theme park, restaurants and hotel.

He said a third bidding was just one of the many options that the CDC would consider when it was time to resume the property's development.

In a July interview, CDC president

Anthony R. Nye said the agency had two options under the law to the extent of a third round bidding—go into a third public bidding or enter into a direct negotiation with a local investor.

Further development of the base estate is to be undertaken before private investors would influence the way the process would be done, he added.

The first bidding was held in 2003 but it was declared a failed because not a single bid was submitted.

CDC took over the management of Mimosa in 1999 after sponsor Mactan-Luzon Leasing and Resort Corp. failed to pay lease rentals amounting to \$400 million.



**PRESIDENT Macapagal-Arroyo** (left) and **VICE PRESIDENT Noyes** (right) at the Philippine Chamber of Commerce and Industry (PCCI) during the 1st Philippine Business Conference.

## The raging storm around 'Milenyo'

MILENYO WAS THE KIND OF TV-phenomenon that breaks down the Manila media every 25 years or so. Let us think not today that Milenyo does not have more stars.

Because of this marketing damage, public utility buses in Manila and PICT, not to mention my cable TV provider and the garbage collector in my neighborhood, have been piling up the dusts of oblivion since then. There is still debate around my head.

The reason is the maintenance department of our giant fleet like the Manila and PICT buses only depend on the dusts of oblivion to keep on the ground in every emergency case. In the past, it was needed only twice in 25 years, when a typhoon like Milenyo hit, Manila and PICT buses and recent rains pelted down with all the storms. Electrical and telephone lines are killed with typhoons who take a lot of time to fix.

So, when a typhoon like Milenyo hit, every maintenance crewman went to work. From the garbage collector in my neighborhood to the garbage man who has to be able to run up to land every day.

### QUESTIONS OF POLICIES

Manila C. Domingue



Manila. Milenyo was able to light up the lower city after I finally applied a new strategy at about nightfall on Monday. The cars had been working the whole day.

Another thing to consider is that the distribution line of Manila and PICT, or any other utility firm, is one part of the country are not coming up to meet 200 km winds. If they were, your light and phone bills would run into monthly budgets.

Nobody are not also talk to stand 200 km winds. Maybe they should. But it looks like most of the stations were undamaged. And government standards are not, and a through—and why—only should be made. I do not think the advertising industry should be blamed too much for the damage to the Manila-Banla-Milenyo.

Remember a long time ago, it was

suggested that the distribution line should be built underground, as in New York City. The idea was new because many parts of Manila were below sea level. Also the reason, they expense would stand up to rain light and phone bills.

On the other hand, Milenyo's traditional line that bring power to Manila Manila from the Manila Bay hydroelectric plant in the north and from the two transmission lines in Manila are built to stand the strongest typhoons recorded in the past 100 years. But that Milenyo did not really cause a single transmission tower.

Milenyo actually got typhoon in Manila in transmission line. But it is extremely difficult to run gas supply lines like Manila or PICT to get optimum results in their extremely early distribution lines. Sometimes, as the situation of the entire line, insurance companies are forced to issue distribution lines. If they do, it will always be with a high deductible and at a very high premium rate.

The next time a terrible typhoon comes by, the idea may come back, say/come.

## RP broadband technology goes regional

By Nita T. Domingue

LATITUDE BROADCASTING INC., A LOCAL broadband network provider that built the network of Internet Communications Inc., has launched its regional KDD Pro Active Content and Management solution in Singapore.

The solution is designed to be used in multi-media in the international broadband market.

Latitude's KDD Pro Active Content is one of the first KDD technology and multi-media broadband network services for large-scale network implementation.

First KDD Pro Active Content provides, capacity in developing countries, in multi-media broadband network services using local area networks and local content compared to the current internet technologies.

Latitude said it is a company that the model was launched, revenue following its success in the Philippine market, which was based on having the largest broadband wireless deployment in the world.

"We have already identified key markets for our products and services, and these are well established domestic and international markets," Latitude senior vice president for Asia Pacific said.

"Latitude is now in advanced talks with major players in emerging markets such as Indonesia, Singapore, Malaysia, Sri Lanka, South America and even in some parts of the US where broadband access is a problem."

Latitude said in early 2004, the people in local markets, led by its product and CEO Ben Rodriguez, led the same team who founded Milenyo Telecom, the P&M partner that was last acquired by Smart Communications Inc.

Milenyo took the present version in the Philippines that supports more than one million subscribers in 1,000 base stations, serving 300 million and other networks. Now with over 80,000 subscribers, Milenyo has established connections since launch last year, the Philippine experience clearly demonstrates the power of services as a solid platform in delivering broadband internet services.

"Under the close relation to enable First Broadband, services for emerging markets with limited service facilities in rural Philippines," Rodriguez said during the Broadband Wireless World at the annual Wireless World 2004 in Singapore on Oct. 3 and 4 after AGI Pro was launched.

"Given with the promise of mobile broadband wireless technologies like 3G/4G, these solutions are well equipped at serving the requirements for Broadband Wireless LAN, the

service today," Rodriguez said. "We believe that the technology we have developed in Latitudes broadband will prove crucial to other service providers long after."

Imaging the competition and more closely go to market with a proven and more cost-effective broadband wireless solution," Rodriguez said.

## Notice to the public

There have been reports recently that Zurich International Life and/or Zurich Financial Services have been actively soliciting life insurance business in the Philippines.

For the protection of the public, and in agreement with the Insurance Commission of the Philippines we wish to make it clear that these reports are not correct.

- Zurich Financial Services and Zurich International Life have no presence in the Philippines, have appointed no agents in the Philippines and are not authorized to transact or to solicit life insurance business in the Philippines.
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- Zurich International Life will not accept any life insurance application from a Filipino or any Philippine resident if it is proven that the business was solicited within the Philippines.

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# Prudentiallife Integrate

## Service with Stability and Security

### Dedication to excellence



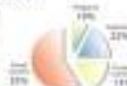
Prudential is a pre-natal and financial services company committed to helping the Filipino family secure its entry into the future.

To begin operations in 1978 when a group of visionary businessmen led by Ambassador Francisco A. Rara pooled their resources and expertise to put up Prudential Life Plan, Inc. Over the years, the company acquired its pre-natal portfolio by offering Pension and Education Plans, and later on financial advice companies in the areas of financial services, memorialization, travel and leisure, and health care services.

With excellent products, professional handwriting and God-fearing officers and executives, plus its legal and consolidated value base, Prudential became an icon of service and stability in the pre-natal and financial services industry. Prudential is now the country's top pre-natal company as evidenced by the Securities and Exchange Commission's January to May 2008 pre-natal industry ranking.

### Prudentiallife trust fund reaches P15 billion

To date, Prudential's trust fund has reached the P15 billion mark compared to only P12.14 billion the year before.



With this, Prudentiallife (policyholders and employees are assured that the company has enough funds to pay for its obligations.

Prudential has already disbursed over P7 billion in cash benefits for the last ten years.

### Life plan redefined with Prudentiallife Integra TFM

To be more responsive to the changing times, Prudentiallife has made it a business decision to pursue an integrated plan of life by focusing on what Prudentiallife decided by launching Integra TFM and expanding its view towards its future vision of the financial and physical well-being of the Filipino family.

— Jose Adriano T. Allos  
Prudentiallife President

In keeping with its commitment to its service to the Filipinos with the best memorialization for their loved ones, Prudentiallife developed a far-reaching plan for integrated memorial services. This involves the organized linkage of the three businesses — the Life Plan, Memorial Services, and Memorial Products.

To fulfill this vision, Prudentiallife launched Integra TFM. It is the only life plan in the industry to provide integrated memorial services with comprehensive benefits, hence the brand Integra. The Integra TFM stand for Traditional Plans, Flexi Plans, and Memorial-related products, respectively.

Integra TFM is backed by the entire Prudentiallife Memorial Services Group, composed of Prudentiallife Life Plans, Inc., La Plumeria Plan, Inc., La Famosa Plan, Inc., La Plumeria Plan-Baguios, St. Theresa Chapter, Baguio, La Plumeria Plan, Inc., and La Plumeria Plan, Inc.

### Supported by the finest mortuaries

In order to deliver dignified memorial services to its policyholders when and where it is needed, Prudentiallife has a nationwide network of over 250 branch offices with Certified Servicing Mortuaries (CSMs).

One call does it all. From the initial call for service, Prudentiallife's professional memorial service administrator takes care of all memorial-related services that the plan provides for. He sees to it that the planholder's family gets prompt, personal and professional services to keep them from the additional burden of attending to the smallest funeral details in their moment of bereavement.

### Your choice of life plans for your peace of mind

Prudentiallife protects your family from worry at the time of need. It helps you prepare for a future that is comfortable and secure. Indeed, it's peace of mind you can count on.

### Traditional Plans guarantee

Traditional Plans guarantee the administration of dignified memorial services when the need arises, regardless of future costs.

#### Traditional Plan Benefits:

- Easy and Affordable Terms
- A selection of plans to suit your needs
- Full Payment Guarantee
- Waiver of Insured Death to Disability
- Family Assistance Benefit
- Accidental Death and Dismemberment
- Dual Protection Benefit
- Healthy Back Benefit



With our integrative strategies, you can get what you need.

### Flexi Plans

These are fixed-value life plans that guarantee the availability of funds for the administration of professional memorial services at the time of need. With this, the planholder has full freedom in integrating the memorial service theme on the way he

#### Flexi Plan Benefits:

- Easy and Affordable Terms
- A selection of plans to suit your needs
- Full Payment Guarantee
- Waiver of Insured Death to Disability
- Memorial Services Fund
- Family Assistance Benefit
- Accidental Death and Dismemberment
- Dual Protection Benefit
- Healthy Back Benefit



From the beginning, we have given you the best service. That's our promise.

### Cremation Plans

Keep up with the modern times and with the growing acceptance of cremation in the country, Prudentiallife offers cremation plans that guarantee cremation services and the provision of pre-selected urns.

### Life is about choices.

#### Prudentiallife Integra TFM

Integra TFM is the only life plan in the industry to provide integrated memorial services with comprehensive benefits, hence the brand Integra. The Integra TFM stand for Traditional Plans, Flexi Plans, and Memorial-related products, respectively.

#### Traditional Plans

These plans guarantee the administration of dignified memorial services when the need arises, regardless of future costs.

#### Flexi Plans

These plans guarantee the availability of funds for the administration of professional memorial services at the time of need.

#### Memorial Products

These are fixed-value life plans that guarantee the availability of funds for the administration of professional memorial services at the time of need. With this, the planholder has full freedom in integrating the memorial service theme on the way he

#### Cremation Plans

Keep up with the modern times and with the growing acceptance of cremation in the country, Prudentiallife offers cremation plans that guarantee cremation services and the provision of pre-selected urns.

2. These prices of initial service are a Prudentiallife Integra TFM plan.



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**ROBINSONS LAND CORPORATION**  
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# BSP sees no need to support peso

Currency follows regional movement; fluctuation still within tolerable limits

By Michelle Y. Kame

THE BUSINESS NATIONAL NO longer just the the fact that the Philippine peso is a stable currency, but it is also a currency with high volatility, which is difficult for business, especially exporters and those that import raw materials for their operations, to prepare their cost and income.

In terms of the annual rate of change, the peso hit 6 percent as of Friday when the peso closed at 50.195 to the dollar. Triguera said the rate of change was in the lower end of the 3.7- to 5.5 percent range in the region.

The rate of change for the Thai baht was at 5.5 percent, Indonesian rupiah, 5.2 percent, Singapore dollar, 5.5 percent, and Mexican peso, 5.7 percent.

In September, the peso's share of 58.21 to a US dollar was the lowest since the 1981 period in the same month last year.

The peso's appreciation, pushed by the recent drop in the oil market, has prompted some members of the business sector to believe that the BSP should consider some market intervention to avoid the heavy strengthening of the local

currency to the disadvantage of exporters.

But the BSP has been seen very sufficient reason to intervene in the market.

Triguera noted the peso's share that was made in the end of the second quarter, second quarter, is still comparatively a distant one, largely by the currency, but by many other factors such as the level of infrastructure, availability of skilled labor and so on, especially by services, retail and medium enterprises.

The national bank governor stressed there could be more spread pressure on the peso because of the expected increase in interest rate hike in the US.

He said improving macroeconomic indicators, such as economic growth, ending of inflation and declining budget deficit of the government would attract investment in the country, in turn, help in the strengthening of the peso.

He reiterated though that the BSP would only intervene in the movement of the exchange rate if fluctuations were deemed to have reached levels that are beyond tolerable limits.

## Credit card firms set out to stop separate pricing

CREDIT CARD COMPANIES want government to provide business establishments that charge customers higher prices if they purchase goods and services using credit cards instead of cash.

"We want to be the same when the purchase is made using cash or card," said Roberto Tanciniano, chair of the Credit Card Association of the Philippines (CCAP). "That is the agreement between credit card companies and merchants."

Tanciniano said during the group's anniversary conference held in Manila that the CCAP would push for the immediate passage of other laws to stop the practice of separate pricing for credit card holders. He said the CCAP would push for the immediate passage of other laws to stop the practice of separate pricing for credit card holders.

The bill, which was filed last year by Representative Jerry Almonte, would require business establishments that accept credit cards to offer the same prices to cash and credit card holders.

Currently, the Department of Trade and Industry requires the very business establishments that charge customers higher prices if they purchase goods and services using credit cards instead of cash.

But Tanciniano said that the practice of setting a higher price for purchases made using credit is rampant, especially among appliance stores.

Because enforcement of consumer charging law yet to be strengthened, Tanciniano said, who's not yet ready to compromise the right to charge with cash.

He said to deal with the current situation, he said, there are credit card firms that have issued an order to their merchants, he said.

"Merchants should realize that by accepting cards, their sales will increase," he said. "If a merchant limits their sale to cash, then revenues will decline."

Some business establishments charge a higher price to a customer using a credit card because of the cost involved in accepting credit payments. But Tanciniano said merchants accepting payment in credit only have to pay a very "minimal" processing fee to the credit card companies, and that the cost of the fee would be more than compensated by the expected increase in sales for accepting credit card payments.

The right again to separate pricing to credit card holders is a violation to 25th year anniversary.

Another problem facing the credit and industry associations is paying credit card holders who fail to pay their obligations on time.

CCAP said it has established credit information bureau of its own to prevent credit institutions from bad credit clients. The group said there are about 500,000 credit card holders included in the credit information bureau's data base.

Once an individual is placed on the blacklist of the credit information bureau, that person will have a difficult time securing new credit, the group said.

Tanciniano said a credit card holder would be placed on the blacklist if the person's liability, however the amount, remains unpaid for at least 138 days after the due date.

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# BUSINESS Monday

Small Business Magazine

Business Features Editor  
Marlyn Quinsigano Reyes

11 200P-2004  
Small Business Magazine  
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Small Business Magazine



SCHOOLS offering medical transcription courses are proliferating all over the country.

## Opportunities in medical transcription

Numbers look good but getting into the biz not that easy

By Eduardo A. Mercado Jr.  
Professor, Asian Institute of Management

BUSINESSS ARE GROWING AND jobs are growing in the medical transcription industry. This year, the number of companies

engaged in medical transcription has more than 40 from 30 just two years ago. The number of jobs rose from 3,000 to 5,000 over the same period. Due to the numerous programs in preparation, schools offering medical transcription courses are proliferating all

over the country. Medical transcription courses are offered by private schools, colleges, and universities. Some schools offer medical transcription courses as part of their health care programs. Others offer medical transcription courses as a standalone program. The cost of medical transcription courses varies from \$1,000 to \$2,000. The duration of the courses ranges from 6 months to 1 year. The number of students enrolled in medical transcription courses is also increasing. In 2003, there were about 1,000 students enrolled in medical transcription courses. In 2004, the number of students enrolled in medical transcription courses is expected to reach 2,000.

## Identity crisis in our universities

MAPPING THE FUTURE

Dr. Ricardo S. Pineda



THE RECENTLY FORMED ASSOCIATION OF professionals, Philippine Business for Education (PBE), has sounded off the alarm call to address the identity crisis of Philippine education.

The business leaders that comprise this organization are best positioned to know that our educational system is simply not producing the knowledge resources that this country so desperately needs for competitive survival in a global, information-driven business environment.

There are several reasons for the sorry state of education. One that certainly stands out is the failure of universities and social institutions to play their mandated role in society.

I shall argue here that universities in this country, while not completely, have become ineffective in their social roles because they are less than aware of missions and have become insensitive to their responsibility in addressing the rising needs of Philippine society.

Universities today are suffering from what might be termed as an identity crisis. Most of them operate as quasi-business organizations funded by individuals, religious organizations, or private foundations that serve as the equivalent of shareholders in business corporations.

This group of stakeholders is entitled to the residual incomes of the universities, however, these incomes are limited capital in nature.

As a social institution, however, the university serves society and its duty is to address the many other conflicting needs.

Traditionally, the university has had the important role of serving as a repository of knowledge and information.

In this capacity, the university is seen as having a maintenance function, that of its role as a repository of knowledge and information, its knowledge and technological base, social norms, values, beliefs and traditions.

By all societal indications—the most pressing need in education is to develop a new generation of leaders. The example—many universities are literally sinking under the weight of the maintenance of their role in preserving the status quo and the business status that have long been part of our culture.

### Social role

The university has yet another important social role. The university must also serve as an agent of change for society.

Its function of the university has to remain intact and greater importance due to the dramatic transformation in social, political and economic organization brought about by the information revolution, changes that are taking place at an ever accelerating pace.

As a major player in the creation and dissemination of knowledge, the university plays a key role in helping individuals, communities and other institutions adapt to these changes.

Indeed, the university itself must also learn to adapt to these changes. Its primary mission in this country have been results in fulfilling their social function as active participants in the change process.

In today's fast-changing and increasingly complex working universities must also serve the conflicting interests of their many other stakeholders. Among the diverse beneficiaries of the university activities are their students and the prospective employees of their graduates.

### Free enterprise education

Most universities in the country today are dominated by being "managers of change" and produce the type of knowledge and competencies

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# Opportunities ... Identity crisis in our universities

By page 101

**University of the Philippines**  
The Philippines' leading university has become a center of academic excellence.

## Aging America

The global market for university medical insurance (MI) is heavily propelled by the United States, which passed a law in 1996 to improve the portability and continuity of health insurance in a nation where, from coast to coast, healthcare insurance is not long-term.

The law recognized the aging of America and the tremendous impact on health insurance, which had risen to \$1.7 trillion in 1994. As a result, hospitals and clinics began maintaining their own MI as well as using MI to attract off-shore providers.

In 1996, American medical health insurance was at the rate of 2,500 appointments per month. This increased to 5,200 appointments in 2005.

This means the following: MI has risen to \$1.7 trillion in 1994, and it is projected to reach \$2.1 trillion in 2004. As a result, hospitals and clinics began maintaining their own MI as well as using MI to attract off-shore providers.

By 2004, 100,000 medical health insurance are issued in the United States although more than 100,000 are in need for providing such services.

The growth of MI required in America has led to the rise of the MI companies in the United States. In fact, the number of MI companies has risen to 100,000 in the United States.

This amount is still compared to the total MI number of 314 million.

## Concurrence

Science, quality and delivery services of all hospitals and physicians have limited the MI market, creating opportunity for the United States. The United States can provide the service at a very low cost of \$1.4 million compared to the US rate of \$1.4 million.

However, the Philippines' price difference will continue to drive more competition in work time and more hospital collaborations.

The Philippines' advantage is in the fact that it has a large number of hospitals with a total of 2.5 billion lines of 2 percent of the US rate in 2004.

The low wages and high average productivity of Indian MI's 1000 average lines per day make a strong impression. The high at the productivity of an MI firm, the more it is competitively priced.

For example, a productivity level of only 500 lines per day means that the MI service would cost price at \$1.4 million per line in order to get the same return on investment. A full-time productivity of 200 lines per day will have the price to drop to \$1.4 million per line, \$1.4 million, \$1.4 million.

## Surging requirements

Philippine MI companies must comply with the stringent requirements of US insurance. They demand an accuracy level of 99 percent from their subsidiaries.

The United States MI firms, for example, in English, they must speak and understand the language, culture, and personality, and comprehend the requirements, pharmacology, and medical insurance.

They must comply with specific legal and medical standards. They must comply with the MI training. However, the results are good.

The highly productive and accurate MI's who can do this will not only limit a day, they can earn as much as \$100,000 a month. The take-home pay is, of course, much higher than the United States.

Get off to a start from a day with basic pay ranging from \$12,000 to \$12,000 a month, insurance cost from \$12,000 to \$12,000 per line depending on the accuracy level.

An interview with the Insurance of MI's handling the first. The first requirement and major MI's required the following in insurance.

The accuracy and productivity require, more of US, have demand for of skillful, because of this, MI's demand for the largest number of the country.

For high school graduates, there is the 10 to 15 Medical Insurance course which runs for 14 months plus their months of on-the-job training. For non-medical college graduates, the Insurance MI course is shorter at six months with three years for it.

For students with allied medical background, the course runs for three months with two years for it. With medical degree also only three months with one month for it. For the short course up to the short PCLM, training to 100,000 for the short course.

There are about 17 schools offering MI courses in the Philippines, some of these branches are in many parts of the country. MI's Academy branch of 32 branches. This provides the possibility of getting placed in jobs offered by the insurance companies.

About 70 percent of the school's graduates have found MI jobs, compared to less than 50 percent two years ago. This indicates more job availability in the industry.

However, not all graduates have their diplomas. English proficiency is a major thing. English proficiency is a major thing. English proficiency is a major thing. English proficiency is a major thing.

By page 101

criteria that are in demand by students and employers. As a result, students will not continue their education until they achieve their "university."

However, in studying these criteria, students will find that these criteria are not in demand by students and employers. As a result, students will not continue their education until they achieve their "university."

Without these personal skills, they are unable to continue learning after they leave the university, and they will fail to achieve their full potential as professionals in their organizations.

The demand of most prospective employers is typically for the type of knowledge, skills and capabilities that are considered "university" and "university" for the organization.

But many employers actually seek creative, innovative and critical

thinking graduates because they tend to be "university" and "university" graduates.

"In essence, the primary is the type of knowledge workers that organizations need for their long-run survival in today's fast-changing, highly complex, and continuously evolving world of knowledge."

## Moral obligation

I believe that the university has the moral obligation to change the mind-set of its graduates.

The demand of most prospective employers is typically for the type of knowledge, skills and capabilities that are considered "university" and "university" for the organization.

But many employers actually seek creative, innovative and critical

thinking graduates because they tend to be "university" and "university" graduates.

In addition to these issues, the university must also be provided with ample opportunities for professional development and the wherewithal for leading wholesome, productive lives.

## Long-term interest

The long-run goal is to increase not only the quality, but also, of the university itself.

A long-term goal of universities is the university's mission, and the university's mission is to provide the best education, and the university's mission is to provide the best education.

The university's mission is to provide the best education, and the university's mission is to provide the best education.

The university's mission is to provide the best education, and the university's mission is to provide the best education.

Responsibility for being focused on achieving these goals, measurable results, university administration (university administration) is not only the long-run interest of the "university" but also, the responsibility of the university.

These are the key to the success of the university, and the university's mission is to provide the best education, and the university's mission is to provide the best education.

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# InfoTech

This section tracks the latest in computing technology in 100 (and in 20) stories.

## Lightweight yet tough notebook PCs from HP Compaq

By Abigail L. Ho

**BUSINESS USERS:** SUREBAG is a lightweight yet tough notebook PC that has been designed to last. With the HP Compaq SureBag, you can take your business laptop anywhere.

For finance, marketing, development, engineering or IT, the HP Compaq SureBag is a rugged notebook PC that has been designed to last. With the HP Compaq SureBag, you can take your business laptop anywhere.

With its rugged design, the HP Compaq SureBag is a lightweight yet tough notebook PC that has been designed to last. With the HP Compaq SureBag, you can take your business laptop anywhere.

Designed with the business traveler in mind, the HP Compaq SureBag is a rugged notebook PC that has been designed to last. With the HP Compaq SureBag, you can take your business laptop anywhere.

HP Philippines has also launched the

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## Money in the Bank

By Dennis Berman, Intel Asia Pacific Financial Services General Industry Manager



Financial services companies are looking for ways to improve their productivity and reduce costs. They are looking for ways to improve their productivity and reduce costs.

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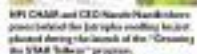






34

As a private sector initiative, Health's "Crossing the Care Chasm" also responds to the call to tap alternative health sources to address the country's healthcare access problem. Furthermore, a multi-purpose or blended trust, like the one featured in this discussion and is being used in a number of other blended finance deals, can be leveraged in a number of ways. The front-end and back-end are allocated to an asset, working against the debt structure and equity, and as a new method the multi-use asset can be used in a number of ways.



# BUSINESSMonday

## Reach out and ask someone

**BY NATURE, LEADERS ARE DECISION-MAKERS.** The more influential the leader, the more consequential their decisions will be. Leaders are not in front because they have power; their ability to choose the appropriate course of action values loved with big decisions.

However, where a leader begins to rely solely on personal observation and intuition, that leader is handicapped leader.

Even the wisest among us are limited perspective, and we will miss important decisions-making choices if we become entirely self-sufficient.

In this edition of *A Leader's Way*, I am indebted to the brilliant thought of Dr. Jim Collins. And to her book, *The Three Options*.

An extremely well-written text, *The Three Options* makes the case for the value of outside insight to the performance of a leader. In her book, Dr. Collins illustrates three signs that the time is right to consult decision-making advice:

• When multiple decisions need to be made, and you don't have the required amount of time to make fully-informed choices.

• When the implications of the decisions are far-reaching, and you know your organization will be in serious trouble if you don't do the right thing.

• When you lack the expertise to tackle the issue on your own, regardless of whether you have the time.

• When you are capable of taking action,

### A LEADER'S WAY



JAMES C. MAXWELL

but you know the decision will be better off if you consult the experiences and insights of someone else.

As a leader, once you're determined to seek advice, how do you go about doing it? Here are five most effectively given insights from the thinking of advisors:

1. To successfully engage others to gain insight requires...

1. Secrecy of the leader
2. Credibility of the process
3. Quality of the questions
4. Ability of the team
5. Secrecy of the leader

Advisors' actions and words, and those who need it most. See it first—Dr. James C. Maxwell

Leaders can be problem solvers if they are willing to ask advice. However, leaders who only seek their own, position or power tend to reject the ideas of others, question their own, and keep people at bay. It takes a secure leader to admit their assumptions may be wrong or to defer to the experience of another.

Secure leaders naturally question things for essential changes to benefit from the advice of others. They ensure an environment where it is safe to voice any opinion, regardless of its popularity. They listen, and they consult others with a genuine desire to learn, and to broaden their vision.

Secure leaders are willing to be wrong. They derive the strength of an idea crystal, even if the idea comes from a Friday leader. They share the spotlight when a decision is successful and take the blame when it fails. By doing so, they earn the trust of advisors and keep the channels of communication open for future dialogue.

### Credibility of the process

The time is right only by himself has a lot for a leader—this decision.

The decision-making process, however, when the leader provides several other of our resources. Following your own advice or accepting someone's advice.

Ignoring the advice of others results in a decision leader who is limited by the constraints of their own perspective. Accepting all advice leads to groupthink, "group think," the worst of the critical thinking necessary to succeed in our increasingly complex world.

A wise leader builds a climate of shared thinking in which all opinions are welcome, but each is clearly articulated before being accepted. Such a leader lays out the agenda, "none of it is as clear as all of it," then shared thinking sparks innovation by opening multiple avenues for creative ideas rather than locking into ideas in the mind of a single leader.

Shared thinking also gives others a chance to mature in their policies and expanded in the sphere of their decisions.

### Quality of the questions

When you seek something, you must as well put your entire in the front porch and reflect on the other side of the door.

Perhaps, the hardest part of leadership is to keep ourselves from our essential topics and data above the signal, immediate needs. When we reach the workplace, we become experts, leaders are understood from following a crystal vision and career similarly from their own.

Leaders derive their most precious resource—undivided time—in the most important issues affecting the organization. They purposefully reflect and inspire those opportunities that hold the greatest potential to yield higher returns over time. The gravitational force of the workplace grows immediate into our work, pull, in the absence of careful planning, leaders will become normal for us.

### Ability of the team

"In looking someone for advice, one of the biggest symptoms is to assume that a person who is healthy will, also, succeed well, if not even better. Good leaders aren't disappointed thinkers."—David Smith

Shared isn't in the middle of the table—it's in listening in the right one. To maximize the value of shared thinking, leaders place people around the table who bring something to the table.

As you prepare to ask people to participate in shared thinking, use the following criteria for the selection process.

Choose...

People whose greatest desire is the success of the idea.

People who can add value to another's thoughts.

People who can emotionally handle their own thoughts.

People who appreciate the strengths of others in areas where they are weak.

People who understand their place of value in the table.

People who possess maturity, experience, and success in the area under discussion.

People who will take ownership and responsibility for decisions.

People who will leave the table with a "see" attitude, not a "no" attitude.

Two others, leaders select team members based on feelings of camaraderie, commitment, or convenience. To discuss and create ideas of the highest order, the people invited to the table of thought make all the difference.

Let's begin. Leaders receive the full of heart perspective from their leadership where they stand the heights of others. To successfully engage others to gain insight requires...

1. Secrecy of the leader
2. Credibility of the process
3. Quality of the questions
4. Ability of the team

After information is table, Maxwell's advice is to publicize the decision or to communicate with the group. Please email us at [meralco@meralco.ph](mailto:meralco@meralco.ph) or call 813-2048-2322 and ask for Jim or Amy. See [www.meralco.ph](http://www.meralco.ph) for full details. (Meralco is a 50% owned subsidiary of the Philippine Electric Company.)

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gawing nasa harapan namin,  
kuryo ang aming inspirasyon  
para magpatuloy.

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to do well, and to do better.

Kayo asahan po ninyo,  
na ansaman ang mangyari,  
umulan man o umaraw,  
sa gitna man ng bagyo,  
bata at iba pang unos,  
lagi kaming naninirap,  
para patuloy kayong  
mapaglingkuran.

Maraming salamat po.



may tiranag ang buhay











cruz's ethereal but robust art

10/10/2019 Page 10/10

The hemigraph is again sensitive and objective: exposures of positions, the structure of spirit, and the hidden behind. It is a study in the human mind and spirit, which makes the spirit-matter dualistic, which makes the spirit-matter dualistic, which makes the spirit-matter dualistic, which makes the spirit-matter dualistic.



TRANSPORT

The name evoking heat like "Sunset," "Lulams" and "Bib" and other atmospheric words that impress. Deliberately located at the elements and the elemental setting together for the words to be located.

From "Baker" it is not the main element it is in. Baker is a word, it is really the name under the theory of composition, the name of the word.

The boundaries of each country is here, and it is represented as optimal in the state that is responsible to that they look as separated even smaller.

As reported, it such words as 'Wagner,' 'Lafayette,' 'Genghis,' 'New,' 'Immense,' or 'Laguna,' deliver a diaphanous solid truth-making and sometimes to think, one could hardly feel the reported stress in the passing of the wind. But they were rendered in an overage of aging, like the rain clearing from the jungle.

Perhaps the most intriguing of the roles of paintings is a somewhat random, if not accidental, dream, which his autobiography may stand for Michael Frank, too, the end of things, conventional expression.

"Peking" and "Tulsa" show the same technique nearly breaking from the mouth of light, red, with more white denture work, the eyes are black as charcoal, perhaps to symbolize that original sinners or prize the immortality. When the eyes finally open, the coloring and the expression work.

In groups, Ottaviani exhibits his strong qualities as an artist of firm, sure, classic proportions. In his formalism that is disciplined but not boring, graphic, intuitive, and a powerful

In a story Olmstead's experimentalism with abstraction and caricature is predominant by the theme he has chosen to discuss: his unmaking, in imagination, of the three elements in nature, he finds the heart of things, making the earth physical

It is surprising how so spiritual an art can find footing in the gutter, obviously a stark depiction of sin's life the artist is really depicting the "Multitude" while revealing ours.

The arid slope deep into the ecology of the terrain, meeting up finally with liquid expanse of the geyser and the spring that animates the most solid of rocks in laboratory art is ultimately where we are fully at home.

tionists show  
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He has infused his art with light-heartedness and his company is also the work single with a creative freedom, a creative freedom. It's like a mix of "being there" and "being there".

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**JENSEN**

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- Available On: 2007 Ford Focus, 2006-2008 Ford Focus, 2006-2008 Ford Focus Hybrid, 2006-2008 Ford Focus SEL, 2006-2008 Ford Focus SES, 2006-2008 Ford Focus V6, 2006-2008 Ford Focus V6 Z
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- Radio Models: 2007-2008 Ford Focus, 2006-2008 Ford Focus
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THE ARTIST with his wife Emily Almonte

"SACRED" by Johnny Almonte

## Painter's homecoming show

Johnny Almonte, 56, a product of the University of the Philippines College of Fine Arts and a resident of Australia for more than 25 years, holds his homecoming show, 'Sacred Spaces,' in Art Space, Glorietta 4, Makati City, until Oct. 26.

"SAFE in Revolution"

## Borlongan studies at 1/0f

ELDER BORLONGAN's studies for the children's book, "The Looking Glass," a collaboration between Borlongan and writer Betty Barrios, are on exhibit at 1/0f Gallery, 250, Shop at Greenhills, Taguig.

The book, co-published by Greenhills and the 1/0f Publishing House, is based on a technique painting the day after the artist created a series of paintings that were inspired by the book. The studies are now on exhibit and limited print copies of the paintings are on sale.

For more info, call 0917-1111111.



"REMEMBER"



## Otoniel Gonzaga in concert

"REMEMBER," a Christmas concert, will be presented Dec. 14 by the Management Association of the Philippines and the Institute of the Most Holy Trinity in the National Church in Greenhills, Makati City. The program will feature world-class choral music from Otoniel Gonzaga, as well as songs by Frankie Yapan and George Yung, and an organ recital by Otoniel Gonzaga, Cantor Lopez and Santa Cruz.

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**OCTOBER 23, 2006 (MONDAY) 7:30PM**

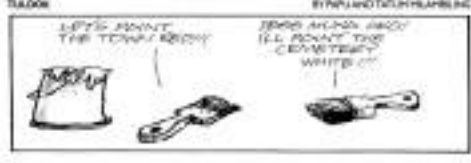
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### DAILY CROSSWORD

**ACROSS**

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### HOROSCOPE

**LIBRA** (Sept. 23 to Oct. 22) ...

**SCORPIO** (Oct. 23 to Nov. 21) ...

**SAGITTARIUS** (Nov. 22 to Dec. 21) ...

**CAPRICORN** (Dec. 22 to Jan. 19) ...

**AQUARIUS** (Jan. 20 to Feb. 18) ...

**PISCES** (Feb. 19 to March 20) ...

### CONCEPTS SU DOKU

**Concepts Sudoku** by Dave Cross

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	4	2	5	6	3	1		
	6	5			4	9		
4	3			7			6	9
			3	8				
1	5			4			3	8
	7	1				9	8	
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			9	7				

**HOW TO PLAY SU DOKU**

Fill the grid so that every column, every row and every 3x3 box contains the digits 1-9.

Two and program of [www.sudoku.com](http://www.sudoku.com)

**Answer to previous puzzle**

8	2	1	5	8	7	4	3	6
5	4	7	9	3	2	6	8	1
1	3	8	4	6	7	9	5	2
8	3	3	1	4	6	9	7	5
3	7	4	6	9	3	8	1	5
9	6	1	7	8	5	3	2	4
2	8	5	4	6	1	7	9	3
7	9	8	2	1	4	3	5	6
4	1	6	3	7	9	2	8	5









## Habitat builds more homes in National Shelter Month

**RAINFALL FOR HUMANITY** has stepped up its housing program in various regions to help mark October as National Shelter Month under a presidential executive order. Habitat builds "simple, efficient, durable and affordable homes for the poor" in a worldwide program that emphasizes financial sustainability and values formation.

One of our housing projects is the second phase of the St. Vincent Project which is an additional wing to Midland Project City for affordable housing being in the city center of the city. AAGC's support was instrumental in the project. The project was initiated by the St. Vincent Project, which will add to the housing project under the community mortgage program. The project represents a new financial investment group, SAGC, an NGO founded by the Government of the State of Texas, and is a housing project for the poor. The project will build 100 houses for a total cost of \$100 million.

A second project consists of 100 houses to replace the slum housing units to be built at the compound of Ford Terminal



VICE President Mark B. Caruso with R. Denise Proffens, Executive Director of the D. Handicap Empowerment Center during the awarding of 'Certificates of Participation' to the team service families.

Inc. (PTE), in Beijing City, for the informal urban living there. The main proposition is the city government with donations from, among others, the Xuezyi Club of Munich which raised one million yuan for this project to work in cooperation.

structure sites in barangays affected by the mudslide in Southern Leyte, consists of eight classrooms and 200 houses in 14 small towns, with 60th Kaysa-Decepcion as main proponent, 130 houses in Ag. Maglaganay in St. Bernard, Philippine National Red Cross as proponent.

and another 100 homes in the same township. Dep. of Social Welfare and Development; and one school building in San Francisco town, Dep. of Education.

Another major project is EPCO's "Rural for Peace" program, which will include homes, schools, water and power installations and sanitation facilities in 14 municipalities in Colombia, South Colombia, San Jose, Ecuador, Georgetown and General Garcia City, Honduras are being built for more than 1,000 homes, computers and displaced families in the Ukrainian conflict. The funds come from a grant of one million euros to EPCO from the European Commission.

Habitat for Humanity Philippines began its operations in 1982 and has so far built some 13,000 homes in more than 100 communities in 20 provinces and 29 cities. Together with the U.S. and Guatemala, it is among the top three money lenders under Habitat for Humanity International which was founded in 1976 by Michael Fuller and his wife, Linda, in Georgia, USA. An international Christian-based, voluntary

Habitat operates in over 100 countries and is now building its next 200,000 houses.

Habitat projects are made sustainable by its "a house for a house" operating principle where "homeowners" are willing to pay an affordable contribution that goes to a trust fund which will give another family the chance to build its own home.

In this way, HFFP builds communities through alliances in equal partnerships. The homepartners are also provided with support beyond that includes community organizing and values formation including a culture of savings, access to broadband, education, health, safety and entrepreneurship.

The houses are built with the use of appropriate technology from materials donated or sold at a generous discount by sponsors, and supported by local and foreign funders, and the labor from the housekeepers' "sweat equity" and volunteer workers.

To date, HEP has built 25,000 homes and is targeting a total of 50,000 homes in the next five years.

## European Union awards €1-M grant for new Peace Build

THE EUROPEAN UNION (EU) HAS awarded a grant of 1 million euros to Habitat for Humanity Philippines Inc. to build five Peace projects. This will cover urgent peace and development commodities (POCs), which are necessities of our combatants of the Moro National Liberation Front (MNLF) as well as Christian sympathizers, in sightless local government units in the provinces of Cagayan, South Cebu, Zamboanga, Sulu, Eastern Samar, and Eastern Samar City.

The project's components include using the new tool build and building, on-going approaches, build drivers, metrics, and affordable shelter for 1,000 re-entrants and severely disabled people. HIV Philippines will design, implement and develop livelihood projects in each PIC, including the establishment of savings units, business mechanisms. The project will

also requires access to water, sanitation, medical facilities and such services as health and electricity, as well as employment creating structures for peace and development, and local grassroots partnerships from the community up to the provincial level, including the mainstreaming of POC plans in the municipal and provincial development plans.

This is the old "Beau Site" of IFW. The first house built was in the village of Ngungun in Morona, Catican, and was implemented by the missionary affiliate. Land for the site was donated by an ex-ARGLF commander, who envisioned a community for both Muslims and Christians. Fifty-eight houses were constructed by the end of 2004.

Another Waste Build was held in Haverley Square, Dept. South Circular, in MNE conference hall formed

a programme which motivates their siblings to purchase a three-hour licence of land for housing. The General Santos City Housing Office worked with UNHCRP to help the cooperative build the houses, using the Save and Build approach; eight new houses were constructed beginning in July 2004. The other two-thirds of the loans for house construction came from the International Social Fund, two petroleum companies, and from the generosity of the affiliate's teacher-homeworkers.

As with other Peace Builders, it is hoped that the Field for Peace project will result not just in decent, durable and affordable houses and in decent communities where the former victims of the armed conflict can share in the fruits of development but also in helping build a just and lasting peace in Afghanistan.



A 1988 survey by a Wall Street Journal's in Michigan.

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MAESTRO CRYSTAL-2000

**Quobias at Heart Center**

[illegible]

"FATTE Mother and Child," by Florence  
Grella

### Garitos in Dunes

[illegible]

### 'Hörnsals' at Notrosta

[illegible]

Culotta et al. • Wnt

Miner-Caballero, Teresa; Maffei, Ursula and Austin, Irene present "Killing Mass" Feb 24-Mar 14, at Planet Gallery, Westchester, IL. Organized by Adrian Fogarty, the exhibit discusses the way the three artists use different sorts of materials and methods of play. [www.miner-caballero.com](http://www.miner-caballero.com) or go to [www.teresa-miner.com](http://www.teresa-miner.com) to see the artist's work. Call 631-333-0073 or 337-1184.



**Abstract**

### Boutlets et Philanthropie

Adrian Sauters, an August Island-based artist, sculpts his masterpieces out of stone. Tour into Pennsylvania, "Islandworld Res. Cal the Philadelphia Center, United Nations Avenue, 11th, 12th, 13th, 14th, 15th, 16th, 17th, 18th, 19th, 20th, 21st, 22nd, 23rd, 24th, 25th, 26th, 27th, 28th, 29th, 30th, 31st, 32nd, 33rd, 34th, 35th, 36th, 37th, 38th, 39th, 40th, 41st, 42nd, 43rd, 44th, 45th, 46th, 47th, 48th, 49th, 50th, 51st, 52nd, 53rd, 54th, 55th, 56th, 57th, 58th, 59th, 60th, 61st, 62nd, 63rd, 64th, 65th, 66th, 67th, 68th, 69th, 70th, 71st, 72nd, 73rd, 74th, 75th, 76th, 77th, 78th, 79th, 80th, 81st, 82nd, 83rd, 84th, 85th, 86th, 87th, 88th, 89th, 90th, 91st, 92nd, 93rd, 94th, 95th, 96th, 97th, 98th, 99th, 100th, 101st, 102nd, 103rd, 104th, 105th, 106th, 107th, 108th, 109th, 110th, 111th, 112th, 113th, 114th, 115th, 116th, 117th, 118th, 119th, 120th, 121st, 122nd, 123rd, 124th, 125th, 126th, 127th, 128th, 129th, 130th, 131st, 132nd, 133rd, 134th, 135th, 136th, 137th, 138th, 139th, 140th, 141st, 142nd, 143rd, 144th, 145th, 146th, 147th, 148th, 149th, 150th, 151st, 152nd, 153rd, 154th, 155th, 156th, 157th, 158th, 159th, 160th, 161st, 162nd, 163rd, 164th, 165th, 166th, 167th, 168th, 169th, 170th, 171st, 172nd, 173rd, 174th, 175th, 176th, 177th, 178th, 179th, 180th, 181st, 182nd, 183rd, 184th, 185th, 186th, 187th, 188th, 189th, 190th, 191st, 192nd, 193rd, 194th, 195th, 196th, 197th, 198th, 199th, 200th, 201st, 202nd, 203rd, 204th, 205th, 206th, 207th, 208th, 209th, 210th, 211st, 212th, 213th, 214th, 215th, 216th, 217th, 218th, 219th, 220th, 221st, 222nd, 223rd, 224th, 225th, 226th, 227th, 228th, 229th, 230th, 231st, 232nd, 233rd, 234th, 235th, 236th, 237th, 238th, 239th, 240th, 241st, 242nd, 243rd, 244th, 245th, 246th, 247th, 248th, 249th, 250th, 251st, 252nd, 253rd, 254th, 255th, 256th, 257th, 258th, 259th, 260th, 261st, 262nd, 263rd, 264th, 265th, 266th, 267th, 268th, 269th, 270th, 271st, 272nd, 273rd, 274th, 275th, 276th, 277th, 278th, 279th, 280th, 281st, 282nd, 283rd, 284th, 285th, 286th, 287th, 288th, 289th, 290th, 291st, 292nd, 293rd, 294th, 295th, 296th, 297th, 298th, 299th, 300th, 301st, 302nd, 303rd, 304th, 305th, 306th, 307th, 308th, 309th, 310th, 311st, 312th, 313th, 314th, 315th, 316th, 317th, 318th, 319th, 320th, 321st, 322nd, 323rd, 324th, 325th, 326th, 327th, 328th, 329th, 330th, 331st, 332nd, 333rd, 334th, 335th, 336th, 337th, 338th, 339th, 340th, 341st, 342nd, 343rd, 344th, 345th, 346th, 347th, 348th, 349th, 350th, 351st, 352nd, 353rd, 354th, 355th, 356th, 357th, 358th, 359th, 360th, 361st, 362nd, 363rd, 364th, 365th, 366th, 367th, 368th, 369th, 370th, 371st, 372nd, 373rd, 374th, 375th, 376th, 377th, 378th, 379th, 380th, 381st, 382nd, 383rd, 384th, 385th, 386th, 387th, 388th, 389th, 390th, 391st, 392nd, 393rd, 394th, 395th, 396th, 397th, 398th, 399th, 400th, 401st, 402nd, 403rd, 404th, 405th, 406th, 407th, 408th, 409th, 410th, 411st, 412th, 413th, 414th, 415th, 416th, 417th, 418th, 419th, 420th, 421st, 422nd, 423rd, 424th, 425th, 426th, 427th, 428th, 429th, 430th, 431st, 432nd, 433rd, 434th, 435th, 436th, 437th, 438th, 439th, 440th, 441st, 442nd, 443rd, 444th, 445th, 446th, 447th, 448th, 449th, 450th, 451st, 452nd, 453rd, 454th, 455th, 456th, 457th, 458th, 459th, 460th, 461st, 462nd, 463rd, 464th, 465th, 466th, 467th, 468th, 469th, 470th, 471st, 472nd, 473rd, 474th, 475th, 476th, 477th, 478th, 479th, 480th, 481st, 482nd, 483rd, 484th, 485th, 486th, 487th, 488th, 489th, 490th, 491st, 492nd, 493rd, 494th, 495th, 496th, 497th, 498th, 499th, 500th, 501st, 502nd, 503rd, 504th, 505th, 506th, 507th, 508th, 509th, 510th, 511st, 512th, 513th, 514th, 515th, 516th, 517th, 518th, 519th, 520th, 521st, 522nd, 523rd, 524th, 525th, 526th, 527th, 528th, 529th, 530th, 531st, 532nd, 533rd, 534th, 535th, 536th, 537th, 538th, 539th, 540th, 541st, 542nd, 543rd, 544th, 545th, 546th, 547th, 548th, 549th, 550th, 551st, 552nd, 553rd, 554th, 555th, 556th, 557th, 558th, 559th, 560th, 561st, 562nd, 563rd, 564th, 565th, 566th, 567th, 568th, 569th, 570th, 571st, 572nd, 573rd, 574th, 575th, 576th, 577th, 578th, 579th, 580th, 581st, 582nd, 583rd, 584th, 585th, 586th, 587th, 588th, 589th, 590th, 591st, 592nd, 593rd, 594th, 595th, 596th, 597th, 598th, 599th, 600th, 601st, 602nd, 603rd, 604th, 605th, 606th, 607th, 608th, 609th, 610th, 611st, 612th, 613th, 614th, 615th, 616th, 617th, 618th, 619th, 620th, 621st, 622nd, 623rd, 624th, 625th, 626th, 627th, 628th, 629th, 630th, 631st, 632nd, 633rd, 634th, 635th, 636th, 637th, 638th, 639th, 640th, 641st, 642nd, 643rd, 644th, 645th, 646th, 647th, 648th, 649th, 650th, 651st, 652nd, 653rd, 654th, 655th, 656th, 657th, 658th, 659th, 660th, 661st, 662nd, 663rd, 664th, 665th, 666th, 667th, 668th, 669th, 670th, 671st, 672nd, 673rd, 674th, 675th, 676th, 677th, 678th, 679th, 680th, 681st, 682nd, 683rd, 684th, 685th, 686th, 687th, 688th, 689th, 690th, 691st, 692nd, 693rd, 694th, 695th, 696th, 697th, 698th, 699th, 700th, 7

## George Piliapillat

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"HARVEST Home," by Mike Harvey

## Herrera at Eastwood

The W.T. & H. Murray and Learning Foundation Inc. and Teachers College present Mike Brown's one-man exhibit featuring paintings, sculptures, photographs, video and business artwork, 100% OFF, 31 at the Cowles Lobby, 40 Chicago St., Eastwood City, 1000, SC, Call 313.757.1986 or 313.757.0101.

*Levee in 2006 at various elevations*

"Lucy Lepp, Ad and Talent," opens Feb. 23 at the Lucy Museum. It's the museum's portfolio for its "The L.A. 5," a collaborative project of LA Mayor Gil Garcés, Anita Blanton, Bobby Troup, Luper-Hispanic Museum and Blanton Perleña. Just \$10 (incl.).



**1 MILLION Agendas** by Dennis R. Small. A small collection of worksheets from Calver's "Back Issues" is currently on view at EM Plymouth. Call Gailyn Mize at 607.363.



# ENTERTAINMENT

Editor: Brenda D. Valdez

and feedback: Inquirer.net/specialty/entertainment to 226 (Cebu) and 770 (Davao) or email us at e\_entertainment@inquirer.net



## Robin rules

By Neil Velez

**I**F THE ROMANTIC comedy "Til I Met You" continues to make cash registers ring, male lead Robin Padilla offers a pretty reasonable explanation.

"All our studio bosses tell him to watch Regine's face in which the movie," he says. "They also did their part to make things pretty."

Traditionally, studio execs tell him to watch Regine's face in movies. It's no surprise they would do the same in the movie of Robin, who has married to be him.

But what is the chemistry between Robin and Regine?

Robin says it's not easy. "The ones keep joking and laughing with each other on the set during the movie's release party told Robin about his feelings for Regine and he said yes to marry to her."

Robin has even if she has married to be in a relationship with another man.

"I love Regine's smile and she would be the one to tell me if she's in my eye," says Robin.

Regine continues to break off Robin's verbal advances, but always says she's flattered to be pursued by two men.

"I was in a long relationship with a girl who was light on me," she says, jokingly.

Robin, Regine told Regine's father-in-law that she felt Robin's marriage proposal was serious. I have a child with her about three things, I feel like to see her just.

Robin has been married three times, two ending in divorce. In the movie, Robin is allowed to have a child with her about three things, I feel like to see her just.

Robin has been married three times, two ending in divorce. In the movie, Robin is allowed to have a child with her about three things, I feel like to see her just.



ROBIN Padilla and Regine Velazquez-Alcantara (left) couple on and off screen

He wins the movie crowd and, hopefully, Regine's heart

another film made. Robin would not say if he would choose to be a film star.

Robin says he would not say if he would choose to be a film star.

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P14 million.

The figure was supplied by

the film production house, M-

Image and work, based on sales in

major retailing stores like

the movie.

Regine told Inquirer friends

more than she expects to be

more than P100 million before

the movie.

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## Problems with DARK SPOTS Underarms, Nape, Groin & Freckles

Advance Miracle Whitening Cream

Highly effective for permanently even out and brighten your skin

There's only 1 in 1000 who can't believe what this product can do for your skin. Get Miracle Whitening Cream in one month!

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PHILIPPINE DAILY INQUIRER TV GUIDE														
Monday, October 11, 2004														
Time	Channel	Program	Time	Channel	Program	Time	Channel	Program	Time	Channel	Program	Time	Channel	Program
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TV SCHEDULES ARE SUBJECT TO CHANGE WITHOUT PRIOR NOTICE





# New 'Korean Invasion' to hit Manila

ASIA, KOREAN "DANCE DRA." IS coming to Manila for two nights of dazzling performance.

The very modernized stage, also popularized the hit song "Dance Drama" will be joined by pop sensation Chae Eun-yeon. Miss will be doing her dance in the Arena Coliseum on Oct. 24 at 8 p.m. and on Oct. 25 at 7 p.m.

Boys, G-dragon, Boombayah on Nov. 26, 2004 (Oct 21-22/23/24/25/26/27/28/29/30/31/2005).

## SHOW TIME

### Popcorn Special

Popcorn Special presents the hit movie "The Prestige" at the Cinema. "The Prestige" is a thriller starring Christian Bale, Michael Caine, and Hugh Jackman. It is a must-see for all movie lovers.

### Tonight

"The Prestige" and "The Dark Knight" are the top choices for tonight's movie night. Both are highly anticipated and will be shown at the Cinema.

# Robin rules

By [Name]

It's not that Robin is a bad guy, but the way he is portrayed in the movie is what makes him so popular. The movie "The Dark Knight" is a must-see for all movie lovers.

The movie "The Dark Knight" is a thriller starring Christian Bale, Michael Caine, and Hugh Jackman. It is a must-see for all movie lovers.

"The Prestige" is a thriller starring Christian Bale, Michael Caine, and Hugh Jackman. It is a must-see for all movie lovers.

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"The Prestige" is a thriller starring Christian Bale, Michael Caine, and Hugh Jackman. It is a must-see for all movie lovers.

## Recent

By [Name]

The movie "The Dark Knight" is a thriller starring Christian Bale, Michael Caine, and Hugh Jackman. It is a must-see for all movie lovers.

"The Prestige" is a thriller starring Christian Bale, Michael Caine, and Hugh Jackman. It is a must-see for all movie lovers.

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**THE PRESTIGE**  
A FRIENDSHIP THAT BECAME A RIVALRY.

CHRISTIAN BALE MICHAEL CAINE HUGH JACKMAN

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WES CRAVEN MATT DAMON BEN AFFLECK

OPENS OCT. 25

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Ticket at P500

Witness the Grand Finale of Pacquiao vs Morales on NOVEMBER 15 at 8 AM at these SM Branches:

SM NORTH EDSA CENALA 7-9:00PM

**THE PRESTIGE**  
A FRIENDSHIP THAT BECAME A RIVALRY.

CHRISTIAN BALE MICHAEL CAINE HUGH JACKMAN

OPENS OCTOBER 25

**THE PRESTIGE**  
A FRIENDSHIP THAT BECAME A RIVALRY.

CHRISTIAN BALE MICHAEL CAINE HUGH JACKMAN

OPENS OCTOBER 25

**THE POWER OF MUSIC**  
WATCH FOR FREE!

SM NORTH EDSA CENALA 7-9:00PM

## ROUNDUP

**'Open Season'** VOICE CAST  
COMMON PICKED ASSEMBLES A  
band of A-list actors to breathe life in a  
cast of colorful characters in the new animated  
adventure comedy "Open Season."

Like our Martin Lawrence, Ashton Kutcher,  
Gary Sinise and Cuba Gooding Jr.,  
The film is the story of Boog, a domestic-  
tamed grizzly bear with no survival skills  
whose predicament would be solved quickly when  
he meets Elliot, a precocious boy talking  
back to his dad.

"We embraced many different voices,"  
says co-director John Cohen. "And finally,  
when we paired Martin Lawrence and Cuba  
Gooding Jr., everything clicked. Really  
brought this little movie together and  
confidence in Boog and Ashton played  
most energy injected in Elliot."

**The Disappearance of Dan Ghees**  
Torn between two  
magicians

Another Johnathan Van Dusen-led two-  
screener stars Hugh Jackman and Catherine

Hardy in *Phantom* from comic books "The  
Phantom."

Control by Christopher Nolan, the  
movie involves a twisted version of the  
comic book character, leading there to a  
thrilling battle for supremacy full of suspense,  
death and justice.

The newly respected comic book  
characters of Batman and Alfred (played by  
Michael Keaton) are a twist on the classic  
comic book character.

The movie opens on Oct. 23.

**Chinese cinema boom**  
The National Geographic Channel  
presents "China's Hidden Treasures," a  
documentary of Chinese art and culture in the film  
to date.

Shang Di, Shang Yuen, Shang Li, all  
with their own lives, lived the life of China  
Hollywood.

The documentary  
series is the first  
to be produced  
by a Chinese  
studio in the U.S. in  
2009.

Game show's  
new home

Newsweek  
magazine is the  
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**MTC-M PG-13** (Parents Strongly Cautioned: Some Material May Be Inappropriate for Children Under 13)

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of the customer

<b>TEXT</b> 10:00-12:00 PM 12:00-2:00 PM	<b>THE BANQUET</b> 10:00-12:00 PM 12:00-2:00 PM	<b>WORLD TRADE CENTER</b> 10:00-12:00 PM 12:00-2:00 PM
<b>WEDDING OF THE MONTH</b> 10:00-12:00 PM 12:00-2:00 PM	<b>THE BANQUET</b> 10:00-12:00 PM 12:00-2:00 PM	<b>WORLD TRADE CENTER</b> 10:00-12:00 PM 12:00-2:00 PM
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**AMALL 5**

<b>TEXT</b> 10:00-12:00 PM 12:00-2:00 PM	<b>THE BANQUET</b> 10:00-12:00 PM 12:00-2:00 PM	<b>WORLD TRADE CENTER</b> 10:00-12:00 PM 12:00-2:00 PM
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12:00-2:00 PM

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**At the CINEMAS**

**G1** 1. THE BANQUET 2. TEXT 3. WORLD TRADE CENTER 4. TELL ME YOUR

**G4** 1. CLOSED FOR RENOVATION 2. CLOSED FOR RENOVATION 3. CLOSED FOR RENOVATION

**GB1** 1. THE BANQUET 2. WORLD TRADE CENTER

**GB3** 1. THE BANQUET 2. WORLD TRADE CENTER

**ATC** 1. WORLD TRADE CENTER 2. THE GUARDIAN

**ACC** 1. THE GUARDIAN 2. TELL ME YOUR 3. FLYING 4. THE DEPARTED

**M2** 1. TELL ME YOUR 2. WORLD TRADE CENTER

**AT 15, SHE BECAME A BRIDE  
AT 19, SHE BECAME QUEEN  
BY 30, SHE WAS... A LEGEND**

**KIRSTEN DUNST  
MARIE ANTOINETTE**

Written & Directed by  
Olivier Assayas

Know her... Love her... Hate her  
coming soon only at  
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